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ELMIRA, N. Y., December 26, 1881.

George F. Haskell, Manager for State, New York Life Insurance Company.

DEAR SIR:—I have this day made settlement through you with the NEW YORK LIFE INSURANCE COMPANY, on my policy, No. 85,646, which I took ten years ago on the "ten-year dividend plan." I have paid on the ten thousand dollars a total of premiums amounting to \$4,782.00, and receive as the result of Tontine profits the sum of \$5,593.00 in cash, this being \$811.00 more than I have paid, and the insurance has not cost me anything. This is to me so satisfactory that you can write me for another \$10,000 policy, and I will try Tontine again.

Yours, truly,

S. C. GRAY.

TEN-YEAR ENDOWMENT, TEN-YEAR TONTINE.

Lewis Roberts, Esq., a prominent flour merchant of New York, on settlement of his policy has favored the THE NEW YORK LIFE INSURANCE COMPANY with the following acknowledgment:

NEW YORK, December 5, 1881.

In 1871, I took a policy in the NEW YORK LIFE INSURANCE COMPANY for \$10,000 on the ten-year endowment, ten-year dividend plan. I have this day (it being the completion of the endowment period,) made settlement on the above policy, having received the sum of fourteen thousand and ninety-two dollars and thirty-eight cents (\$14,092.38), being the amount of policy and Tontine profits. This is eminently satisfactory and exceeds my expectations. The result is an actual investment of the money paid at about *five per cent. compound interest*, and ten thousand dollars' (\$10,000,) insurance for ten years for nothing.

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Messrs. Ward & Seelaus, New York Life Insurance Company.

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Having carried considerable insurance in different companies, I find on comparison *this policy to have yielded me the best returns of any*. I consider it but just to the excellent management of your company to express my high appreciation of it, and would recommend it to all in want of *substantial and profitable insurance*, and have myself taken another \$5,000 policy.

Very truly yours,

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REVIEW OF THE WEEK.

POSTMASTER-GENERAL GRESHAM has done a good thing in excluding the circulars and letters of the Louisiana State Lottery from the mails. Mr. KEY took this step under the Administration of President HAYES; but the operation of his order was suspended because the Lottery undertook to test the legal question. But instead of pressing the matter to an issue it courted delay as the best way to secure immunity. The Department now retraces a false step by compelling the Lottery to ascertain its rights under the law. We shall be very much disappointed if the courts set aside Mr. GRESHAM's decision. Upon principles of common law and of public policy, the Lottery has no rights in the matter.

That any State of the Union should continue a legal sanction to an institution constructed to promote gambling, and should be willing to share in its shameful profits, is sufficiently humiliating. But Louisiana is within her rights in so doing, so long as she confines the mischief to her own people. By the use of the national mails, the Lottery draws its spoils from every quarter of the country, and the State levies revenue upon the fools of every Commonwealth in the Union. The time has come to draw the *cordon sanitaire* around Louisiana in this matter, for the sake of the colored people of the adjacent States, if for no other reason. They are especially victims to the temptation which this legalized iniquity spreads before the unwary.

MR. SLACK, a special agent of the Internal Revenue Bureau, has investigated and reported upon the charges brought against Mr. HORTON, the new collector of internal revenue at Boston. His report is in the hands of Mr. EVANS, and the fact that it is kept from the public as yet seems to confirm the rumor that it is adverse to Mr. HORTON. If it had been favorable, Mr. EVANS naturally would have taken prompt measures to let the public know of this vindication of the man he had selected. We may presume, therefore, that Mr. HORTON will have to go, and that there will be room for a new appointment at Boston. In that case, the President would do well to restore the trusted and efficient official who was removed to make a place for Mr. HORTON. This would not be an isolated instance in which the Administration has had to retrace false steps in this department. The recent reconstructions in both New Jersey and Kentucky have been suspended by order of the President, in compliance with the general drift of public opinion. Does a Republican Commonwealth deserve less consideration at the hands of the President than do these two Democratic States?

Two of our contemporaries have been putting a wrong construction upon what has been said in these columns. *Bradstreet's* quotes what we said of Mr. HENRY C. CAREY's views as to the permanence of tariff legislation and adds:

"The interest of the above paragraph lies, of course, not in the inquiry as to whether Mr. CAREY at any time expressed the opinion that Protection should be regarded as a temporary expedient, but in the fact that his professed disciples, and those whose interests incline them to adopt the views of these, are in favor of making the protective policy a permanent one."

We see nothing in our paragraph to justify this inference. It is a point on which we have not pronounced, and as it is of merely speculative interest we are in no hurry to form a definite view. Thus far we will go. We do not call the tariff "a temporary expedient," but a means to an end,—the independence of the nation as regards all the great staples. We can conceive of circumstances in which it should cease to be required for that end. In that case we should favor the reduction of duties to the revenue basis, on the principles on which we supported the revision of the tariff. In so doing we should not become Free Traders, for we should hold ourselves ready to advocate their

restoration just as fast as occasion required, and we should advocate the retention of protective duties by every nation whose circumstances still called for this.

OUR excellent contemporary, *The Journal* of this city, takes exception to our argument on the ethics of Prohibition. It says that it is lawful, even for those who regard the use of intoxicants, not as an abuse in itself, but only as liable to abuse, to support the enactment of Prohibition, and it alleges the Apostle PAUL's resolve to eat no meat, if meat make his weak brother to offend, as a parallel. The Apostle's example might be urged by those who insist on total abstinence as a personal duty in view of the abuse of intoxicants, but hardly in favor of legal prohibition. He did not propose any legal interference with personal liberty in the matter of meat offered to idols, but only to restrain his own liberty. With that question we did not meddle at all, and we happen to know that there are many advocates of total abstinence who take exactly the ground advocated in our article. They believe that the victory of the temperance movement is to be sought by moral suasion, and not by restrictive legislation. We have not "decided self-denial" in this matter, as our contemporary seems to say.

We are somewhat surprised to find that a paper which some months ago lectured us for speaking of TOM PAINE, rather than THOMAS Paine, is now guilty of the impropriety of making unauthorized statements as to the editorship of *THE AMERICAN*.

IT is rare but gratifying to find a Free Trade paper expressing any interest in the prosperity of an American manufacture. *The Times* of New York discusses the silk industry in a way that is pleasant reading. It notices that the reduction of the duties from sixty to fifty per cent. does not threaten to produce any large increase in importations, and that our home producers are increasing their product and raising its quality. "It appears that a greater quantity and value of silk entered into our manufactures last year than the year before, and that the present consumption in the mills is more than double that of five years ago. Home competition is already severely felt in many branches of this industry, but the fear of heavy importations is not so much of a bugbear now, even under a new tariff, as it was when European silk goods controlled our market. Considerably more than a third of all the manufactures of silk worn and used in this country are made here, and for the most part they are better of their kind than those which are imported." With these results of the protective policy our contemporary shows no kind of dissatisfaction.

THE Republican Convention of Pennsylvania at Harrisburg on Wednesday was a notable gathering in more than one respect, but chiefly in its evident appreciation of the fact that it was free to act for itself. It is safe to say that there was not a single delegate, from the highest grade of character to the other limit, who did not feel touched with an enlarged spirit of personal independence and personal responsibility. In the choice of the delegates the Independents of 1882 had generally not participated, and there were, therefore, not more than a dozen—and these chosen, not by concerted action, but for local or special reasons,—who voted eight months ago for Mr. STEWART. But the sense of emancipation permeated the body, and its action on the whole entitles it to be called a free convention,—the first of that sort which has met in the name of the Pennsylvania Republicans for a long period of time.

THE formal action of the Convention was important chiefly as affording the means for an estimate of the present condition of the party and of its probable future. The willingness of the Independent Republicans to heartily support the candidates, unless there was a

palpable and inexcusable failure in its duty by the Convention, has been very general. They regarded the movement of 1882 as a corrective, and not as an establishment of a permanent schism or the formation of a new party. They therefore looked with interest for the outcome of this convention, hoping to see it show two essential things: first, a free convention, fairly representative of the party, and acting from its own sense and judgment; and, second, a ticket so composed of competent and upright men as to command the public respect. And it must be said in fairness that both these results were fairly realized. The Convention was under no dictation and it has made a satisfactory ticket. The selection for Auditor-General, Mr. NILES, is a man of character and ability. Like the great majority of the Republicans in the northern counties of Pennsylvania, he has been faithful to party principles and not subservient to the party "machine." The other candidate, Mr. LIVSEY, for State Treasurer, has had much experience in the Treasury as its chief clerk, and has been a man of business, and not a politician. He has the repute of thorough integrity and an untarnished private record.

UNDER all the circumstances, therefore, unless there should be some extraordinary and unnecessary blunder in its management, the Republican organization of Pennsylvania is likely to have this year the full support of those who voted for GARFIELD three years ago.

THE platform adopted by the Convention refers to a variety of topics, and compliments the Administration of Mr. ARTHUR. We print in full the following "planks":

First. We unqualifiedly approve and demand the continuance of that system of Protection to Home Industry which has proved itself to be the basis of national independence, the incentive to industrial skill and development, and the guarantee of a just and adequate scale of wages for labor; and we denounce all attempts to reduce the rates of the tariff below the level which will accomplish these objects.

Second. That any surplus in the public treasury arising from a redundant revenue should, after paying the national debt as fast as its conditions permit, be distributed from time to time to the several States upon the basis of population, to relieve them from the burdens of local taxation and provide means for the education of their people. . . .

Fourth. That we protest against the practice of foreign Governments in aiding or enforcing the emigration of their pauper and criminal classes to this country, and we call upon the general Government to take proper steps to prevent the same. . . .

Seventh. We commend every effort to inaugurate thorough and correct civil service reform in all the departments of the national and State Administrations.

Eighth. We require that all offices bestowed within the party shall be upon the sole basis of fitness, that competent and faithful officers shall not be removed, except for cause, and that the ascertained popular will shall be faithfully carried out by those holding office by the favor of the party. . . .

Tenth. That the Republican party of Pennsylvania hereby pledges itself to secure the passage of such legislation as will tend to the reform of the government of the State and its municipalities, and more particularly pledges itself to provide for cities such reform charters as will correct existing abuses and promote good and economical government.

THE conference committee of the Pennsylvania Legislature has reported that it is unable to come to an agreement of the differences between the two houses on the question of Congressional apportionment. The formal report, read in each house on Wednesday, is a marvel in its forms of expression. It gives in detail the proceedings of the committee, and sets forth the several motions that were made and considered as the basis of attempts to reach an agreement. All of these treated the subject as a simple matter of dividing the Congressional districts between the two parties, and one of them, offered as the Democratic ultimatum, which is to be made an issue in the next campaign, gravely proposed that there should be made "seventeen sure Republican districts and eleven sure Democratic districts." The spectacle of the law-makers of a State devoting themselves avowedly to the making of "sure" districts for political parties, would be amusing, if it were not scandalous. This is no business of the Legislature. The fact is that the whole question has been unduly regarded from the party standpoint. Some newspapers, professing a desire for a just measure simply, have seriously said that the obvious method of procedure was to take the total Democratic and total Republican vote of the State, and divide the whole number of districts according to this ratio, and that any other result than this would be obviously unfair,

The absurdity of this "single rule of three" could be seen in a moment by anyone who would look seriously at the subject. It depends entirely on the circumstances of the case whether any such arrangement is even possible. Thus, in a given State where the vote of one party was one hundred and five thousand, and of the other ninety-five thousand, it would be said according to the theory described that the division of Congressional districts should be very nearly equal. But suppose that the ten thousand majority of the dominant party were evenly distributed throughout the State, so that every county gave a part of it; how could you make any of the districts for the minority party?

Something like this is the situation in Pennsylvania. About two-thirds of the people live in counties giving Republican majorities. It is absurd to talk of making Democratic districts of these, except by a gerrymandering union of some of them with other counties, as any school-boy can see. The Legislature's duty was to cut up the State into districts of as nearly the proper size as possible, and with "contiguous territory," and not to concern itself about "sure" party majorities.

IN accordance with the conditions of Mr. SEYBERT's bequest, the trustees of the University of Pennsylvania have appointed a committee from the various faculties to investigate the claims of spiritualism. Dr. PEPPER, the provost of the University, is very properly at the head, the other members being Dr. LEIDY, Dr. KOENIG, Professor THOMPSON and Mr. FULLERTON. We understand that this investigation is to be conducted with much deliberation, that it probably will extend over years, and that every facility will be given to representative spiritualists to place their evidence before it. The eminence of the members of the committee gives assurance that the work will be done thoroughly; and we presume that every one of them expects to witness some startling phenomena, and to have their wits taxed to account for what will be shown them. That none of them are spiritualists as yet, goes without saying; but all, we hope, are open to conviction on this or any subject.

In London, the cognate subject of mind-reading has been causing a stir which was not intelligible from the cable despatches. Mr. BISHOP, the gentleman who gave some wonderful exhibitions of this power in our American cities last winter, has been repeating them in London, and Mr. LABOUCHÈRE, M. P., has been staking one thousand pounds on the current and "common-sense" belief that the thing cannot be done. Mr. BISHOP appears to have bungled the matter very badly in this case; for the general impression is that he did not comply with the very reasonable terms of Mr. LABOUCHÈRE's offer, and thus failed to secure that one thousand pounds for the London hospital to which it was to go. Of course, the LABOUCHÈRE'S triumph in this supposed exposure of the business. But the evidence for the existence of such powers is as abundant as is that for any other of the less usual facts of human experience. A very simple account of the process was given us once by a business man of this city who had some reason to suspect that he possessed some such power. He and his partner—whom we shall call X. and Y.—sat down after business hours at the two ends of a long office, with their backs to each other, and each furnished with paper and pencil. Mr. Y. selected a number lower than thirty, and told Mr. X. to guess it. When Mr. X. replied that he had done so, another was taken, and another through six or eight. Each wrote down the numbers selected and guessed, and at the end of the business the two series were found to be identical. "I passed the numbers," said Mr. X., "before my mind's eye, from one up to thirty. One would come along always looking a little brighter than the rest, and this I selected."

THE prospects of securing a proper pedestal in New York Harbor for M. BARTHOLDI's great statue of "Liberty" are not very bright. Excavations are making for the purpose, but the quarter of a million dollars needed for the erection are not forthcoming. It is proposed to make application to the posts of the Grand Army of the Republic, asking a dime from every member for the purpose. We see no especial fitness in the proposal. The statue is one which is associated in no way with the objects for which the G. A. R. exists. It has not the remotest relation to the war for the Union, or any other definite point in our national history. It is a piece of French sentiment offered to the city which the French, in their proverbial ignorance of

every country but their own, mistook for the capital of America. New York's only claim to the possession of this work of art is in her great wealth, as she has no national position, either past or present. Let her put her hand into her own capacious and well-lined pockets, instead of begging dimes from our veterans throughout the country.

In Ohio, the political campaign promises to be one of unusual interest, and we are pleased to observe that both Mr. FORAKER and Mr. HOADLY are disposed to conduct it without the coarseness and personality which have figured too much in State politics. Judge HOADLY shows no disposition to array himself on the side of free trade in liquor. On the contrary, he favors a strict license law to restrain the abuses of the traffic in intoxicants, and criticises the SCOTT Law as being less effective than a license law would be. He does not say that the Republicans have no power to pass a license law, as the Constitution expressly forbids it, and that the POND Law of two years ago was declared unconstitutional as being a license law, and that with the general applause of the Democrats. He also fails to reconcile his own position with the declaration against all sumptuary legislation in the platform on which his party placed him. If that was not meant to condemn any legal regulation of the liquor traffic, what does it mean? However, if Judge HOADLY can "educate his party" into supporting such an amendment of the State Constitution as will permit of the enactment of license laws, he will have the co-operation of the Republicans.

The declaration of the Republicans in favor of legislative restriction, as against both free traffic and legal prohibition, tends to drive from them votes in both directions and to make the result somewhat doubtful. The Prohibitionists, after holding one State convention and putting forward a ticket, have now called another, the call being signed chiefly by clergymen. As we said last week, we dispute the morality of this proceeding. Prohibition is right only when a majority of the people of the State have been convinced by rational arguments that the liquor trade is wrong in itself. The honest and right road to effect it is by moral agitation until the votes of a majority have been secured. But for a mere handful, as the votes in recent elections show the Prohibitionists to be, to use their power as a minority to manœuvre or to bully the political parties into a course which has not commended itself to their reason and conscience, is simply immoral. It is the easy road to ends which can be reached honestly by the long and hard road only.

THE death of Archbishop PURCELL and of Archbishop WOOD called attention to a somewhat painful side in the recent history of the Roman Catholic Church in this country. Both these prelates were engaged in large financial operations, in which the money of the faithful was invested in a way which was meant to redound to the benefit of their dioceses. Dr. PURCELL, being a man of no business experience or capacity, made a woful shipwreck of the business, and how the money he received is to be repaid no one can tell. Dr. WOOD, having been a banker before he became a priest, and having enjoyed the advice of some of the ablest men in the money market, kept clear of all the perils of the situation and accomplished his ends. Yet the failure of the Archbishop of Cincinnati is likely to do good and the success of the Archbishop of Philadelphia to do harm. The former warns bishops and priests of the danger run by undertaking the charge of other people's money, as does the equally woful failure of the Augustinian Fathers in Lawrence, Mass. The latter may serve to encourage many to take such risks. The coming Council of the Roman Catholic Church in North America might give their attention to this subject with profit. No new or innovating legislation would be needed, but merely an extension to American circumstances of the third canon of the Council of Chalcedon. The reason for such legislation would be found in the fact that the hierarchy generally is unfitted by its habits and education for such trusts, while its confidential relations with its people present a temptation to undertake them, by making it so easy to get the charge and keeping of money.

MR. JOSEPH CHAMBERLAIN of Birmingham announces his purpose to visit the United States to make speeches in the interest of Free Trade. Mr. CHAMBERLAIN is not only a member of the House of Commons, but a member of the British Cabinet as well. For a gentleman so placed to interfere in the political discussions of another country, is in

the taste which is called doubtful, to avoid a harsher term. If Mr. ARTHUR's confidential advisers were to go to Ireland to stir up the Irish people against the British connection, or to support the claims of the Land League to the votes of the Irish tenants, we probably would hear something more emphatic than private remonstrances from the British side of the Atlantic Ocean. But Mr. JOHN BULL at no time thinks himself bound by the consideration of courtesy towards others which he would expect of others toward himself.

That Mr. CHAMBERLAIN will turn a hair in our controversy over the protective policy, we do not believe. His presence will merely show how anxious Birmingham is to secure a reduction of the tariff, which not only has deprived her of the American market, but has put us into a position to compete with her in the markets of Australia and other British colonies. And perhaps it will suggest the question why "Brumagem wares" have become, even in England, a synonym for cheap, skimped work. But the American people have too much self-respect, and the American Free Traders too much prudence, to give Mr. CHAMBERLAIN the arena he covets.

THE Monaghan election has produced a profound impression in England. It is felt that if Mr. PARRELL and his associates can turn both the Whigs and the Tories out of Ulster he certainly will hold the balance of power between the two parties in the imperial Parliament after the next election. If the Irish suffrage in county and borough is reformed before the next election, in accordance with the promises made by the present Ministry, Mr. PARRELL's command of the whole Irish delegation is assured. If an election comes first, Mr. PARRELL will be able to extend his following greatly, but not to secure anything like the whole delegation.

It is seen now that Mr. GLADSTONE made a bad mistake in refusing to entertain a proposition for the amendment of the Land Act at the present session. This refusal the Monaghan tenants declined to condone. They saw that they had been deprived by ingenious legal interpretations of the most important of the advantages the Land Act professed to confer, and they hoped that its author would come to their aid and reinforce the endangered clauses, notably the HEALY clause. When they got nothing but a flat refusal, the Ulster members of the House of Commons were nearly frantic. They knew what its effects would be in strengthening the Land League in the North, and the Monaghan election has confirmed their fears.

Mr. GLADSTONE now says that if he can get time he will amend the Act. What this promise means, everybody knows. He has been forced to throw over for want of time several of the most important bills promised in the Queen's speech. A bill to amend the Land Act, in the face of the usual Tory resistance, would occupy more than the rest of the present session. It is true that Ireland occupied the bulk of the last two sessions of the British Parliament, and that England, Wales and Scotland might seem to be entitled to some consideration now. But it is also true that a country in the condition in which Ireland is needs all the time of a Parliament which should represent her people and their wishes. It is toward that that the Home Rulers are working.

THE French Ministry avow their purpose to wage war on Anam, but to maintain friendly relations with China, if the two things be compatible. That they are so, even M. FERRY hardly can believe. China claims Anam as its dependency. Upon the first great defeat, the Anamese will appeal to LI HUNG CHANG for assistance, and it would be suicidal for him to refuse it. Perhaps the war party at Pekin, led by the Mongolian princes of the imperial house, will force him to act in anticipation of an appeal from Anam. LI HUNG CHANG all but lost his control of affairs in China through their machinations during the negotiations with Russia for the restoration of the frontier provinces.

[See "News Summary," page 221.]

THE NEW ERA OF FINANCE.

THE adoption by the Republicans of Pennsylvania of the proposition to distribute the surplus of the national revenue to the States, is not only an event of national importance, but more than that: it marks the opening of a new era in American financial policy. We are, it is true, only entering upon the discussion of the new measure, and it

may be that the controversy over it will be both earnest and protracted. But the logical strength of the proposition to which the Harrisburg platform gives definite shape is absolute, and it is impossible to doubt what the result of a full discussion will be.

We speak thus confidently upon a careful consideration of the subject. Those gentlemen and those journals whose opinions are given off-hand that the Pennsylvania plan has fatal defects, will find as they examine the details of the problem that their confident judgment is chiefly based upon ignorance of the case, and that the standing-ground which they expected to take at one point or another does not exist.

If the measure now proposed needed to be pressed or pushed in any special manner, we should have smaller confidence, of course, as to its certainty of success. But it needs nothing of the sort. The progress of events will rapidly bring the time when some settlement must be established and some system adopted in regard to the national finances. The present course must necessarily be a short one. We can already see to the end of the cancellation of the bonds now payable, and when that end is reached there must be a systematic plan ready, or a collapse and catastrophe must be inevitable. That systematic plan is suggested in the Harrisburg resolution. It would apply naturally to the period of national debt payment,—a period which must extend over the next thirty years, and which should be marked, not merely by the cancellation of the nation's obligations, but by the general relief of local tax burdens, the reduction of local debts, the re-establishment of State credit, and the adequate provision for public education.

That we are at the beginning of a period in which results so extensive and so important are possible, is beyond a doubt. The opportunity for them is undeniable. The elements of the situation are such that all this may be accomplished. There is hesitation, of course, and there are doubt and criticism. All these are natural. From those who desire to strike down Protection there is opposition. But the strength of the case will be shown the moment its discussion is fairly entered on, and that time is now reached.

MR. ADAMS ON THE CLASSICS.

IT was not to be expected that the commencement season would pass without some more or less notable attack upon the employment of the classics in education. Twenty or even ten years ago, this was a stock subject for declamation at such times; and although there is no longer the general hue and cry which then existed a voice is still heard here and there harping on the old antithesis between the classics and the sciences, or that between the ancient and the modern languages. This time it is Mr. CHARLES FRANCIS ADAMS, JR., in his Phi Beta Kappa oration at Harvard, who tells the educated world that the study of the two ancient languages is a college *fetish*, and that they should at least make room for French and German in the college course by narrowing their claims on the time of the rising generation. Mr. ADAMS's speech is well timed for Harvard. The curious eclectic system of study of that university has just had the edifice crowned by making the ancient languages elective throughout. It has been the complaint that Harvard graduates generally knew more Greek and Latin when they entered than when they left the college. For the future, all but a part of them will graduate without more knowledge of these than represents recollections from school-days. A course of botany, history and the like, carefully selected with reference to securing "the softest things,"—*i. e.* the easiest subjects and the most indulgent professors,—will lead to the degrees in arts of this most venerable of our colleges. So Mr. ADAMS rises up in the name of his *Alma Mater* to ask the worth of the studies which she has just voted in so far to lay on the shelf.

That the chorus of such questioners has been diminishing rather than increasing of late years, we ascribe to several causes. The first is the possession of a larger number of institutions and departments of institutions constructed to teach the sciences and the modern languages only, and the discovery that these have not turned the educational world upside down, and are not likely to do so. Those who have stood the nearest to these new schools, and have had the best opportunity for weighing their results, have not been impressed most favorably. It is seen that somehow their graduates do not distance those of the older and more conservative schools in the race for distinction, and that the most "practical" course of study does not always produce the most practical men. It begins to dawn upon people that the most

precious thing a student can take with him into the world is not *result*, but *method* in his work, and that the old course of study is the best for imparting method.

It is the best school of method, partly because it has the finest apparatus in the world. Cambridge University in England deservedly honors Professor GOODWIN of our American Cambridge with the degree of LL. D., because of his labors in the field of Greek grammar. To make a perfect Greek or Latin grammar has been the work of European and American scholarship for four centuries. Every generation has seen great advances made. Our own has gone ahead of its predecessors through the application of the comparative method. No modern language can be taught with such delicate accuracy as these two of Greece and Rome, because none presents so definite a problem or has enlisted such ability in its solution, and they are worth all the trouble that has been taken; for this careful study of words and their relations has been a search into facts,—facts as real and not less important to human beings than any disclosed by microscope and telescope. We need not ask whether Dakotah or Malay would have given results of equal worth. Greek and Latin hold quite an exceptional place in the great family of human speech. The one is the most perfect exemplar of the vitality and force of words; the other, of the rules and laws which govern their construction. It was said of an old Latin professor in his epitaph: "He so taught Latin that his scholars acquired habits of intellectual precision and accuracy." That is the privilege of the professors of these ancient tongues, and the man who has studied them to any purpose has been taught to do everything with precision and accuracy. Look into the columns of an English weekly newspaper, and read the letters of the country gentlemen. What is the secret of their excellent English? Simply that Greek and Latin were birched into them while they were young.

This greater importance of the knowledge of method as compared with mere knowledge of facts is a fundamental principle in education. In Germany, they have been discussing the matter with reference to the higher schools and their relation to the universities. The *realschulen* founded by FREDERICK the Great dispense with classical culture. They teach the sciences and the modern languages instead. The *gymnasia* give an education based on the study of the classics. The two sorts of schools have stood side by side for more than a century, and the *gymnasia* have more than held their own. The men who have made Germany great in science, in philosophy, in historical and philosophical research, and in the "practical" walks of life, have been as a rule *gymnasiasts*. In Frankfort-on-the-Main, the two sorts of schools are combined in a single institution, under a common head. Dr. MATTHEW ARNOLD asked the head-master what he found to be the comparative merit of the two systems. He replied that they found the old way of education much the better, and that in subjects of study common to both departments of the school the *gymnasiasts* surpassed the others, even where the others gave more time and attention to those subjects. Mr. ARNOLD says he found this the common opinion in both France and Germany,—that "the old is better." So also in American institutions. Judged by the great test of all results, the elevation of the average student to something like the intellectual level occupied by the professor, the classical course has the best results to show. We say this on the testimony of professors who have to teach classes in both courses of study.

In Germany, the question has been raised whether the graduates of the *realschulen* shall be admitted to the universities to study law and medicine on the same footing as the *gymnasiasts*. It has been decided in the negative by the suffrages of men of science like HELMHOLTZ and DUBOIS-REYMOND. The latter says that he would not insist on the student of medicine being able to write Greek, but he would insist on his ability to construe it. And it is very generally the case that men of science like DUBOIS-REYMOND and STUART MILL, who have had the advantage of these studies, value them too highly to propose their omission or their demission to a lower rank. It is true that they are not required in the German universities; but this is because the German *gymnasium* do for their graduates about as much in this field as is done by the American colleges. As President ELIOT told us some years ago, it is rather to the German *gymnasium* than to the university that we must look for a parallel to our universities. Their omission from the

required studies at Harvard is something quite different from their being placed on a voluntary footing at Berlin or Göttingen.

Another reason for the decline of this outcry against the classics in American colleges is found in the growth of a better appreciation of history and historical studies in America. With all our growing faults, we are advancing in the appreciation of some good things, and among others in the appreciation of history as a science. No man ever read a good historical work in the right way without receiving from it a benefit which cannot be conferred by the study of contemporary events in the most attractive discussion. A good history lifts us out of the trammels and limits of narrow drifts of opinion, puts us into communion with the spirit of past ages, gives us a new insight into the reach and scope of our own mental powers. It is the grand emancipator from the prejudices of to-day,—the assurance that we have a larger vocation than is represented by our immediate environment. And classical culture is a branch of historical study. When rightly conducted, it brings the student into contact with the two great peoples to whom we owe the principles of all true art and the principles of all true social order. Athens and Rome are not dead cities. They have a vitality which is felt in every channel of public life, every line of artistic achievement. Nothing is more vital, unless it be the prophets and evangelists of Judea, than are HOMER and THUCYDIDES, CICERO and TACITUS. They are the pabulum of the world's best and most practical thinking. Upon them America nourished such men as ALEXANDER HAMILTON, the ADAMSES, RUSH, JEFFERSON, MADISON, CHASE, SEWARD, GARFIELD, and a host of others, who stood up for political thoughtfulness and sobriety against charlatanism and sensationalism.

Yet we should like to see a fairer test of what can be done without the classics than has been made as yet. We should like to see the endowment of an English university at some point where it would have no rival institution or department to divide local honors with it, so that the statement that a man had graduated at that place would have but one meaning. It should be as complete as it could be made without the study of the classics. English should be studied historically, from "Beowulf" to TENNYSON, with reference always to its philological affinities. The modern languages and the physical sciences should have place, the former as electives and the latter not in such preponderance as to make it a technological or scientific school. The natural sciences should have larger scope than physics or chemistry. Room might be found for music, drawing, and systematic physical training. Philosophy might be taught in much detail, and with reference to its applications in aesthetics, ethics and religion. History, next to the English language, should be the central study. With such a university, offering admission to all who came with a moderate preparation in English branches, and its degrees to persons who had acquired no other language, a fair test of the worth of classical culture would be obtained. If the founder left their exclusion or admission as required studies to the vote of an absolute majority of living graduates at the end of twenty years of the experiment, we believe they would be brought in by an overwhelming vote in their favor. It would be found that a goodly number of the graduates had addressed themselves to the study of those tabooed tongues during or after their graduation, and that the rest had felt the want of them in every pursuit of an intellectual kind upon which they had entered.

WEEKLY NOTES.

A CONTROVERSY has been progressing for some time past as to the relations of Turkish policy to foreign commerce. Dr. HAMLIN of Middlebury College, for many years president of ROBERTS College in Constantinople, declared in a published pamphlet that Turkey in 1838 passed from a protective to a Free Trade policy, to the ruin of her manufactures of all kinds. To this it was replied that Turkey had no protective tariff either before or after 1838, and the records of treaties made with foreign powers seemed to sustain the denial. Mr. GEORGE H. BUTLER in a letter to *The Tribune* sustains Dr. HAMLIN fully as to the change effected in 1838, while giving full force to what was alleged against his statements. He shows from unquestionable British authorities that since that date there has been the decline in manufactures of which Dr. HAMLIN spoke; that it has been due to the intense competition of British manufactures, managed by the forty British consuls and vice-consuls, all engaged in trade and in promoting trade, whom the British Government accredits to Turkey, and that before 1838 this was impossible, because of the local and provincial re-

strictions upon the sale and transportation of articles of foreign manufacture.

FOR some weeks past, *The Evening Post* and its weekly tender, *The Nation*, have been challenging *The North American* of this city to verify a quotation from *The Times* of London in 1844. *The North American* has given them its answer, which seems to us quite satisfactory. It found the quotation in Mr. NILES's *Weekly Register* of 1844, one of the most trustworthy repositories of information in regard to American affairs that ever was published. We notice the matter simply to speak of the high-handed style in which these two papers, or rather these two editions of the same paper, made their (or its,) demand for the reference, and to contrast its lofty indignation at what it thought delay with its own moral laxity on other occasions. During the debate on the tariff in the last session of Congress, a scandalous libel upon the manufacturers of woollen and merino stockings appeared as an anonymous letter in *The Herald* of Boston, and the worst part of it reappeared in a long quotation on the editorial page of *The Evening Post*. *The Journal* and *The Advertiser* took the matter up, and showed by facts and figures that the statements thus published and republished were false. Of their corrections *The Evening Post* took not the slightest notice, although its attention was called to the matter at the time. The editors of this loftily righteous paper seem to think anything fair when American manufacturers are the target of abuse; but they go into ecstasies of indignation when its English friends are charged with spending money to influence American elections. Again, of all papers published in America *The Post-Nation* has the least right to ask a Protectionist to verify a quotation for it. When it was reviewing the second volume of Professor BOLLES's "Financial History of the United States," it charged him with publishing an apocryphal quotation from a speech of Mr. BROUHAM'S. Mr. BOLLES had given the exact reference to "Hansard's Reports," where the passage will be found, word for word, as he has given it. The reviewer did not take the pains to verify the reference. He simply charged an act of literary dishonesty without taking the trouble to look at the volume and page given. This is the paper that demands of Protectionists their authorities for their statements!

MR. JOSEPH NIMMO, JR., has had reprinted in a handsome pamphlet from the *North American Review* of June his article on "American Manufactures in Their Relations to Agriculture, Mining, Transportation, Internal Commerce, Foreign Commerce, Customs Revenue, Banking and Labor." He treats the subject in an interesting manner, and among other things says:

"The importance of manufactures to agriculture is indicated by the following facts in regard to the value of products of agriculture consumed in this country and exported to foreign countries: The total value of the products of agriculture in 1880, as before stated, amounted to about \$3,600,000,000, this being the value on the farm. The farm value of the exports of products of agriculture during the year ending June 30th, 1880, amounted, however, to only about \$500,000,000, showing that eighty-six per cent. of the total value of products of agriculture was consumed in the United States, and that only fourteen per cent. was exported to foreign countries. In other words, the quantity consumed at home was six times that sent abroad. . . . The relations of agriculture to home markets are, perhaps, more clearly indicated by the following fact: The total value of the products of agriculture exported during the year ending June 30th, 1882, amounted to \$522,219,819, of which \$512,867,989, or ninety-three per cent., consisted of cotton, breadstuffs, provisions and live animals, leaving only \$9,351,830, or seven per cent., as the value of all other agricultural products exported. But from the best information which can be obtained it appears that about ninety-five per cent. of the total value of the exports of breadstuffs, live animals and provisions was the product of our great surplus-producing Western States. The area within which cotton is exclusively produced is well known. These facts, therefore, clearly show that the agricultural interests of the New England States, and of the other Atlantic sea-board States north of the cotton belt, depend almost entirely upon home markets; i. e., markets mainly sustained by manufacturing industries. Besides, it is evident from what has just been stated that the farmers of the Western States depend almost entirely upon home markets for the sale of all their products other than grain, provisions and live animals, and that the farmers of the Southern States depend almost entirely upon home markets for the sale of all their productions other than cotton."

"For more than half a century after HAMILTON wrote his grand essay,"—the report on manufactures, made in 1790,—says Mr. NIMMO, "the highest guarantee of the quality of many articles of merchandise was to say that they were imported; but during the last twenty-five years the best assurance of the superiority of similar articles is to say that they are of American manufacture." And he adds the figures that show our growth in ability to compete in foreign markets with the products of other manufacturing nations. In 1860, we sold abroad products of manufacture amounting to \$45,658,873; while in 1882 we sold of the same \$103,132,481, "exceeding in the latter year the total value of imports into the United States during the year 1840."

PUBLIC OPINION.

THE QUESTION OF THE REVENUES.

EXPRESSIONS continue to be made in all quarters on the question of the revenues. Many of them refer directly to the plans that have been discussed in *THE AMERICAN*, and are *apropos* of the recently issued pamphlet or of reports of the views of Mr. Barker. But before giving anything concerning these it should be mentioned that the

general subject is evidently giving deep concern to the Democratic newspapers. The Louisville *Courier-Journal*, which may be definitely accepted as the leader of the Free Traders in its own party, insists that the remaining internal revenue taxes shall be left to stand. It says:

"As sources of revenue, whiskey and tobacco cannot be abandoned. They are luxuries, and the consumption of them can be and should be heavily taxed; no intelligent system seeking to limit the evils of taxation can dispense with them. There are no taxes which burden so lightly the productive energies of the people as the taxes on whiskey and tobacco."

The Washington *Post*, also Democratic and anti-Protection, takes a similar view. Opposing the New York *Sun*, which had been favoring the removal of the whiskey and tobacco taxes, the *Post* says:

"The tax on liquors is a tax on luxuries, and is, therefore, Democratic. The tax on liquors is some slight compensation for the increased expenses of government occasioned by the use of liquors, and is, therefore, a step towards equity. All taxes are to some extent interferences with the business affairs of citizens. The internal revenue is no more open to this objection than the tariff taxes."

These views are earnestly endorsed by the Wilmington (N. C.) *Star*, an energetic and able journal, though not so prominent, and of the same class as to political and economical opinions; while the St. Louis *Republican*, still another Democratic and anti-Protection, and doubtless the most influential newspaper of its party beyond the Mississippi, continues to argue strongly in favor of continuing the internal taxes and distributing the surplus. After stating facts and figures as to the national debt reduction in the last fiscal year, it says:

"What then? This is an interesting question, and it will probably become one of chief concern in our politics. The Government cannot keep on collecting from one hundred to one hundred and fifty million dollars a year over and above what it needs after the debt shall have been extinguished. The money must be left uncollected or gotten rid of somehow. To leave it uncollected, certain parts of the present revenue system must be abolished, certain important tariffs or internal revenue taxes must be repealed. Either this, or the surplus must still be collected and distributed among the States. Why not the latter? The internal revenue taxes were devised for the sole purpose of paying the national debt. They have nearly done it; the day is near at hand when the work will have been accomplished so thoroughly and gently as to have been scarcely felt by the people. But State and local debts are quite as oppressive as a national debt; and why not, therefore, devote the internal revenue taxes to the extinguishment of these debts (\$1,056,000,000)?"

We quote these expressions with interest. They show that the friends of Protection would expose themselves to a flank attack if as the means of sustaining protective duties they should propose to repeal the whiskey taxes.

Among other journals there are various expressions notable. The Republican newspapers approach the subject with mingled candor and caution. The Philadelphia *Press* has emphatically insisted on the importance of the question, and has urgently appealed to the Republican convention of the State (which met at Harrisburg on Wednesday,) not to overlook the advantage of taking it up. The Scranton *Republican*, stating the details of the proposition, says:

"It has in it the elements of popularity, as, indeed, every proposition to divide must have; but we don't approve the idea of applying the nation's surplus to the business of paying off the debts of the repudiationists. The suggestion that the distribution would enable the people of the South to grapple with illiteracy, is much better, and will commend itself more readily to popular approval. There is a great field for education in the South, and there is great need of money there. The nation that conferred the blessings of liberty upon the thousands who are in ignorance, owes it to them and to itself that they be educated,—at least to the extent of being able to understand their duties and responsibilities as citizens. The surplus might be well employed in giving them an education, but not in paying any of the debts of those States that have repudiated their honest obligations."

The answer to the point here advanced by the *Republican* is that if the distribution should be made it will benefit most immediately States whose finances are in the best shape; those that have hanging over them a deferred or repudiated debt, being required by the law of Congress making the distribution to discharge it with their quota of surplus, would not be so well off as those whose debts are provided for.

The Philadelphia *Record* (Democratic and anti-Protection,) has referred to the subject repeatedly, and seems to be impressed with the importance of the issues involved. It says in one paragraph:

"The necessary leverage to lift into position Mr. Barker's scheme for distributing the surplus money in the Federal Treasury is to be obtained by using 'Protection' as the arm of the lever and 'the reduction of State taxes' as the fulcrum. This plan reveals a touching confidence in popular ignorance. Tax-payers who are to be relieved of State taxes are not expected to remember that they must first pay the money into the Federal Treasury before it can be turned over to the State Treasuries. This reminds us of the financial transactions of Mr. Robin Hood, who after relieving a traveller of his purse would sometimes lend him enough to buy his dinner."

That tax-payers must first pay before there can be a surplus to distribute, is not true in the sense and manner which the *Record* implies. They do not as a body pay the whiskey or the tobacco taxes, and these are now all that remain. The *Record* would say that a tariff is a "tax;" but this is simply a Free Trade dictum, long since discussed.

The Cincinnati *News-Journal* (Democratic and anti-Protection,) says of the Republican party that—

"... it is rapidly tending toward the point where it will begin to consider Mr. Barker's method for sustaining the protective bounty system and keeping up a surplus. Under this, too, the South will receive the lion's share of distributed surplus, while the North will pay the largest share of taxes. While the Republican party thus recklessly

proposes taxation and distribution as means for buying the Southern vote, the Democratic party proposes economy in government, cutting down all taxation to the sum required by a Democratic Government, economically administered, having no surpluses for distribution, leaving education to the people, in the States and in their townships and school districts, where it properly belongs and where it has been kept in New England, as the proper work and duty of the people themselves."

The *News-Journal* is partly owned by Mr. Hoadly, the Democratic candidate for Governor, whose name appears at the head of the paper as first in its list of directors. It is therefore—especially under the stress of the present Ohio campaign,—so inclined to abolish all whiskey taxes that it does not see the national situation so clearly as its coadjutors in Louisville, St. Louis and Washington, whose different views we have already cited.

The Savannah *Morning News* (Dem. and anti-Protection,) takes this view:

"The true theory is to reduce taxation, to cut down the tariff, so that there will be no great surplus. As soon as we reach the time when there will be no bonds available for redemption, there must be a very great reduction of the national income. A few years thereafter, or when the great block of bonds falls due, our taxes must be raised again, thus adapting the national income to the national needs. A large surplus is an evil to be carefully avoided."

A PLEA FOR THE PHILISTINE.

THE Philistine has come into such disfavor in these days of much light that no man now dares to say a kind word for him, and this is the more unfortunate as he, himself, being rarely ready of speech, is left at some disadvantage in parrying the sharp thrusts of his natural enemy, the man of ideas; but he wisely takes refuge in silently and substantially prospering and multiplying in defiance of the sneers of his adversary, who is usually far behind him in these practical arts of life. The Philistine, it is true, has always been a great persecutor from lack of imagination; but no one seems to recollect that he in his turn has suffered some very rough handling in punishment for his sins, many though they be. Goliath, himself, fell a victim to little David's clever slinging. They put out terrible Samson's eyes in sheer personal dread of his tremendous caprices, and he slew in a heap three thousand of the lords of the Philistines "in revenge for my two eyes." They tried to put out the eyes of Heine's mind in fear of his dangerous two-edged wit, and he set on foot a ferocious *Philisterhetze* that spread over all Europe and branded them with everlasting scorn. Matthew Arnold has sent his foxes among them, and blighted many of their pleasant places and burned up their favorite vineyards. Carlyle spat poison at them in very bitterness of soul, because in their density they could not understand his transcendental misanthropy, and blankly wondered why he should call worthy, church-going people, who had done him no harm, "Dead-Sea apes," and tell them that their gods were "mud gods." In short, the exasperated "children of light" whom he has persecuted or neglected have so pelted, and scourged, and ill-treated him, that they have left the poor Philistine scarce a rag of a virtue to wrap himself in.

But even if Mr. Arnold's exquisitely distilled teaching could regenerate the whole Philistine race at once, and bathe them in "lucidity," and clothe them in "culture," and give them the true literary *flair*, the earth might, indeed, become the "land of promise," and Englishmen cease to have provincial opinions about French literature; but there would surely come a reaction. The next generation would find the world bristling with ideas, but very poor in comforts, and the practical arts of life languishing and neglected. They would recall the banished Philistine unconditionally, and welcome him back with his superstitions and his fact-worship, his bigotry, his "mud gods," his tailors and his cooks. But it is not likely that this great regeneration will ever come to pass. It is more than probable that we shall have the Philistine always with us, as Philistinism is not a heresy, nor a disease, nor a fashion, but something intrinsic and inseparable,—from the Anglo-Saxon race, at least. It is difficult to preserve the perfect balance between the mental and physical, and the natural Philistine suffers from an involuntary predominance of the physical. He is not consciously hostile to ideas as such, but he believes them to be the necessary antitheses of facts; and facts are the manna of his race. He has no use for ideas, and classes them with theories, poetry, and other unfruitful chimeras that are bred in an ill-balanced brain. He, himself, handles facts with great respect, and ranges them neatly with a collector's care; but they remain in the cabinet, or are only brought out occasionally as curious specimens, and then immediately put back in their place. He has a horror of the thinker's irrelevant habit of seizing a handful of facts at random, squeezing a few ideas out of them, and throwing them recklessly away. But when the Philistine does grasp an idea he makes it his own forever, and guards it as jealously as a bull-dog. He treasures it superstitiously, and thinks it sacrilege to tamper with it, to add to or take from it, or criticise it. He hands it on to his successor as conscientiously intact as an entailed estate; while a thinker will boldly pull to pieces the greatest ideas, analyze and sift them, remould them according to his fancy, or scatter the fragments to the four winds. The Philistine may be a vessel of clay, but he is a vessel in which some of the most precious treasures of the past have been reverently preserved for

us. Thinkers are so anxious to take out their own patents for their contributions to the stock of human knowledge, that they are not very scrupulous in regard to their predecessors' inventions. The Philistine is mentally shortsighted; but the instinct of self-preservation is strong within him. He prefers the well-paved highway of life to the metaphysical morass. He detests abstract principles, and finds them a terrible stumbling-block to his concrete mind, which shapes the means to the end as directly and instinctively as a caterpillar or a beaver, and with the like practical success. He abhors the eternal, insoluble problems which fascinate the thinker, and on which he is always at work, biting on them like a child with its india-rubber ring, and with much the same result; he perhaps cuts his wisdom teeth on them, but very little impression is left upon the india-rubber.

But the Philistine's defects have their qualities, and there is some compensation even for lack of imagination. If a primrose is always a primrose to him, a sunflower at least remains always a sunflower, and a lily only a botanical fact. He has not an "angry fancy," but he has an excellent digestion and the peace of mind which ensues. He is not individual or picturesque in his appearance, but he is strictly, admirably clean. He has no peculiar grace of manner, nor subtle charm of address; but he has—that is, if he be a thoroughbred Philistine,—a pair of nice, straightforward, blue eyes that never see visions nor wander very far from the horizontal. He seldom uses his reason, so that his convictions are strong and unassailable. He is not incisive or brilliant in conversation, and is a little inclined to be overpositive and dogmatic; but women generally like him. Perhaps it is because, while his unreasoning sense of sexual superiority is so strong that it gives him personal dignity and assurance, and makes him imposing, he leaves a very decent margin of individual superiority for a clever woman which she finds not at all disagreeable; for many women, wiser than Semele, do not desire the unmitigated radiance of the god, knowing that in the presence of majesty in its untempered splendor there is danger of annihilation for the humbler order of beings.

Thackeray had a great tenderness for the young Philistine, if he were only honest and truthful. He forgave him the narrowness of his spirit for the breadth of his shoulders, the slowness of his brain for his good circulation. He knew that though his aspirations were not lofty he was firm and prompt in action,—though he spelled "life" with a small "l," he spelled the personal pronoun with a majestic capital. The Philistines have had great men besides Goliath. When Emerson said that Samuel Johnson was "a man who would jump out of a syllogism the instant his major proposition was in danger, to save that at all hazards," he meant that in his indifference to pure reason and his preference of the end to the means Dr. Johnson was a Philistine, as when he refuted Berkeley by kicking a stone. Man of ideas though he was, it was Philistinism that impressed Emerson more than anything else on his first visit to England. His genial nature, and keen though not universal sense of humor, made him take them kindly and appreciate their strength and their limitations. He is never more epigrammatic and delightful than in describing the British Philistine in his "English Traits." In Emerson's early youth, we were not a Philistine people. We were not rich enough, nor strong enough, nor self-confident enough, for that. But, now that material prosperity, and strength, and self-reliance, have come to us in full measure, the Philistine is with us in legions. Mr. Arnold now considers America to be the true Philistia. Ours is, perhaps, a cruder, ranker Philistinism than the British variety; but the elements are the same, and the American Philistine has the same worship of the tangible, the same practical instinct, the same superstitions, the same "mud gods," as his British brother. The Philistine has the good, solid, cart-horse traits that make him valuable race-material, far sounder and more reliable in the long pull than the more showy and inflammable constitution of the Latin races.

THE RICH MEN OF ENGLAND.

THE fascination which money exercises over the imagination sufficiently explains the interest excited by the recent list in the London *Spectator*, sequel to one given ten years ago, of English millionaires who have died in a decade. The writer says, in commenting on the list of the last decade, that "excluding a Rothschild there is no double millionaire (*i. e.*, persons having ten millions),—no men whom rich Americans and cosmopolitan Jews would allow to possess a first-class fortune." This is scarcely true, even if—which possibly the *Spectator* may mean,—we regard the "personality" of the individuals in the list as their whole wealth, since we find that Mr. Baring's personality was estimated at \$7,500,000, and that of Mr. Williams at \$500,000 more, sums which in solid wealth we think would be regarded by most Americans as coming under the heading of "first-class fortunes." But the *Spectator*'s comment becomes absurd when such wealth goes along with enormous real estate. For instance, Lord Durham's personality was rated at \$2,500,000; but his estates were valued without the minerals, which are of enormous value, at \$350,000 a year. Good property in England is estimated at thirty years' rental, so that this at once brings up Lord Durham's whole property to \$13,000,000. The Duke of Portland's is a still stronger case. He had \$7,500,000 personality

and \$1,000,000 a year in real estate. Here, then, was a man worth some \$37,500,000.

Many similar cases might be cited. Still, it is true that no English fortunes have ever been accumulated by individuals in England equal to those of Stewart and Vanderbilt. The largest personality was that of Mr. Brassey, the great railroad contractor,—\$30,000,000. The next largest was that of Mr. Morrison, dry goods,—\$20,000,000, with real estate equal to some \$2,500,000 more. The Duke of Westminster's realty can fall little short of \$100,000,000; but his father only left \$4,000,000 personality, and this included a famous collection of pictures.

The *Spectator* justly pointed out ten years ago that personal property in England was almost invariably very much understated, because official appraisers are deemed bound to be lenient when estimating the value of a business, more especially in view of the fact that brains make so large a portion of its capital. In its article of 1872, the *Spectator* said: "We expect, should we be able to repeat this record ten years hence, to find it enormously enlarged, both in scale and number, venturing to predict confidently that it will contain at least one hundred fortunes exceeding a million sterling." In this, however, it is disappointed; but while fortunes of a million have not increased there has been a most marked increase in those from five hundred to seven hundred and fifty thousand dollars, which is much healthier and more desirable; for the accumulation of enormous sums in a few hands is from every point of view undesirable, whilst the existence of a moderately wealthy class, likely to maintain a high standard of manners and taste, is just the reverse.

It is significant of the growth of wealth in England that in 1812 only twenty-two thousand persons returned their income as between \$1,000 and \$5,000, only three thousand between \$5,000 and \$25,000, and only six hundred above \$25,000. In 1872, 1,507 had incomes over \$25,000 and under \$50,000, 857 had incomes over \$50,000 and under \$250,000, and 68 had incomes over \$250,000.

Of course, in estimating the value of these sums careful regard must be had to the cost of living, etc. This in New York, for example, is to-day double what it was in 1843.

Very rich men in England are much freer spenders than they are here. If they saved at the same rate, their accumulations would be enormous. A correspondent of the Manchester *Examiner* pointed out some time ago that Lord Dudley had forty coal-pits, each yielding four hundred tons daily, thus showing a day's output to be sixteen thousand tons, which at the lowest price, two dollars, shows a yearly income of £991,400. But the pit price for mere engine coal rose a few years since to five dollars a ton, and having regard to this and the superior price given for the superior grade of coal the correspondent estimated that in some years Lord Dudley's income reached nearly five million dollars from collieries alone. Now, think how such incomes as his, and scores more, would accumulate if their owners brought down their living expenses to one hundred or one hundred and fifty thousand dollars a year. The Duke of Buccleuch derives from land alone \$1,130,000, and succeeded to this in 1819. Supposing he had been content to live on five thousand dollars a week, and had allowed the rent to accumulate at four per cent., he might certainly have held his own, even with Mr. Vanderbilt. Scarcely anyone in the United States spends in living expenses over one hundred thousand dollars. Some of the very rich men in New York, such as the late Mr. Moses Taylor, exercise no hospitality and have not a single "hobby" that entails expense, whilst every day probably five thousand persons perhaps, directly or indirectly, get their bread from the Duke of Buccleuch's purse.

LIFE INSURANCE: THE RECENT PROPOSED LEGISLATION IN PENNSYLVANIA.

To the Editor of THE AMERICAN:

In your issue of June 30th, you said a few words upon Governor Pattison's recent vetoes, and dwelt particularly upon his veto of the Life Insurance Bill. While your article is temperately expressed, I venture to doubt the wisdom of condoning in any degree the folly of that part of the bill which makes light of fraudulent attempts to obtain money from the insurance companies. You are right in supposing that the insurance companies make no great objection to the provision that no forfeiture shall occur while there remains in the hands of the company a sufficient overplus from past payments to provide for the premium. There is an objection to the precise form in which the bill attempts to answer this end. This, however, can be overcome by a change in phraseology. There is no manner of objection to the provision that ten days' notice of the time of payment of the premium shall be given to the policy-holder. I believe this to have been the practice of all reputable companies for more than twenty years.

In the matter of the third provision of the bill, which estops a plea for refusal of payment based upon false or fraudulent answers in the application, the companies believe that they stand for the best interests of the community in resisting its passage. It is difficult to understand how men who are accustomed to regard honesty as the only basis of an agreement can fail to see the importance of enforcing it here. In the first place, it is a maxim of the common law that fraud vitiates all

contracts. If the bill which is under discussion had become a law, no company which felt itself wronged by this inability to plead a false or fraudulent answer would have been justified in submission without first applying to the Supreme Court of the State to determine whether the provision does not contradict one of the broadest principles of our jurisprudence.

We therefore have a right to ask what is the special need for setting aside so obvious a principle of law? Is it because the companies are continually resisting just claims? No one who is correctly informed can venture to make such an assertion. The contrary at least can be proved. One company at least which owes its corporate existence to the State of Pennsylvania has never been in court to resist the payment of a policy. The history of all which do business under the shadow of our laws may be learned from the reports of the Insurance Commissioner, Mr. Forster. He tells us in his report for 1882 that the losses and matured endowments paid by Pennsylvania companies in that year amounted to over \$1,250,000; the amount of contested claims was \$2,345.00. Taking all the companies of this and other States, the losses and matured endowments amounted to \$30,500,000; the contested claims amounted to \$641,657. It would appear, therefore, that looking at the Pennsylvania companies alone the contested claims do not amount to one-fourth of one per cent. of the amount paid without contest. The contested claims of all the companies do not make so favorable a showing, but even here the percentage is but a fraction over two per cent. These contested cases most commonly extend over from year to year until a settlement is reached, and the amount therefore pertaining strictly to 1882 is largely overstated. In Mr. Forster's judgment, the real percentage of the amounts stated does not exceed one per cent. It follows, therefore, that in a business representing seventeen hundred millions of dollars at risk the amount contested is so small as to hardly bear a numerical relation to the gross amount.

It is true that improper contests have sometimes been made. The injudicious course of some companies in a few cases has no doubt given rise to the impression that the refusal to pay is more frequent than it is. Is this a reason for depriving all companies of the right to refuse unjust claims? Surely not. It is always easier and pleasanter to pay than to resist. If we do resist on rare occasions, it is because for the most part the efforts to deceive are too gross and patent to be overlooked. It must not be forgotten that this is a question, not as would appear on the surface between an individual and a corporation, but between an individual and a great body of persons over whom the corporation is set to administer impartial justice. How can we answer the men who have made their representations in good faith and lived up to the requirements of their policies, if we allow the cunning and unscrupulous to obtain moneys to which they are not entitled and which rightfully belong to the honest insurers? Every dollar wrongfully paid out upon dishonest death-claims diminishes by exactly so much the sum to be divided among the members of the company who have insured in good faith. We believe that the matter may safely be left just where it is. The courts may be allowed to determine whether a company is resisting a claim upon puerile and insufficient grounds. Juries are so notoriously hostile to corporations that the companies are very slow to invoke their aid in determining a controversy. If the facts were clearly set forth, we fully believe that it would appear that the danger is in the opposite direction. The disposition is rather to pay in doubtful cases than to contest.

One more remark, and I have done. You say that the history of American life insurance is one where the story of failure and wrecks far outruns that of prosperous voyages. If this is meant to convey the idea that the history of ordinary life insurance is such as you depict, you are strangely in error. Up to the year 1870, no failures of any moment were known. Since that date, there have been twenty-five or thirty companies which have failed or become embarrassed. It is safe to say that a sum not exceeding twenty-five millions of dollars has been lost. This is an enormous sum, it is true; but considered in reference to the sum at risk, four hundred millions, the total of assets of American companies, it is amazingly small. Six per cent. of the sum accumulated after a history of forty years has gone out of existence,—just one year's interest at the rate warranted by the laws of the older States. No such record exists in any other branch of business. Look at the railroads or the saving funds. The latter have cost their depositors more than seventy-eight million dollars.

I have no reference in the above to the history of the co-operative or graveyard companies. They are a delusion and a snare, and ought not to be tolerated in any community.

Respectfully yours,

Philadelphia, July 10.

SAML. R. SHIPLEY.

[The views of THE AMERICAN upon the points raised by our correspondent do not differ so materially as to make much comment necessary. The theory of the proposed legislation in regard to the estoppel of the plea of fraudulent answers doubtless was that there should be a time set in which this plea could be made, and a limit set after which it could not be. And it must be obvious that there is some measure of justice in

this idea; for the nature of the transaction between the insurer and the insured is such that the latter is entitled to notice within a reasonable time—probably more than two years,—whether the insurer is entirely satisfied to be held uncontestedly to the contract formed on the basis of the application, or not. It hurts the sense of justice in the average mind, we think, that the company should go on collecting its premiums for an indefinite time, probably for many years, with the reservation that it may in the end dispute the payment of the policy. But we acknowledge the force of much that Mr. Shipley says, and the companies of Pennsylvania whose good record he quotes are to be congratulated on their prudent and honorable management.

As to the expression in relation to wrecks and prosperous voyages, we meant to convey the idea that a greater number of companies had failed than survived. We suppose this to be true, not counting the "graveyard" brood; if not, we stand corrected.—ED. THE AMERICAN.]

LITERATURE.

WORKS OF THEOLOGICAL DISCUSSION.

EVERYBODY who has ventured into the department of natural theology, and especially if he have come in by Paley's famous wicket, must have come upon pieces of reasoning which rather excite his skepticism than convince his reason. For instance, it is said that the adaptation of means to ends in nature shows a great intelligence at work. It is ignored that if the intelligence sought is to be primal and creative the contrivances in question do not prove it. To drive in a nail in a wall to hang up a hat, is an intelligent adaptation of means to ends. But if we had made at the same time the law of gravitation by which the hat tends to fall the evidence of intelligent adaptation would be much less evident. So the necessity of thinking of what is complicated as "a manufactured article," in Professor Clark Maxwell's phrase, as the effect of some cause, is used as proof that this complex world had an intelligent first cause. But here intelligence and afterwards moral character are smuggled into the first premise that they may turn up again in the conclusion. As weaknesses of this kind are used constantly by the agnostics and materialists in the current controversies, a thorough examination of these arguments by a friendly hand has become desirable. Such has been attempted by Professor L. E. Hicks of Denison University in his "Critique of Design-Arguments" (New York: Charles Scribner's Sons). His book is first of all an historical review of teleological literature, from Socrates to Janet, exclusive of the Germans since Kant. He finds them as a rule unsatisfactory, through want of a clear analysis of the elements of their arguments and of a proper definition of these elements from each other. As a consequence, the arguments until assailed by sophistical reasoning have an appearance of strength greater than the reality. Of the design-arguments proper, he recognizes two, one of which he calls the teleological and the other the entaxiological. The former argues from the existence of ends or purposes in creation, the other from the presence of order or plan in creation. These two have been confounded to their mutual disadvantage; he hopes to secure the recognition of their distinctness. He regards the teleological argument as standing upon its head in the ordinary statements, and calls for an entire reversal of the order in which its parts are taken. Indeed, he regards teleological arguments as valuable only in so far as they supplement the entaxiological. He protests also against the jugglery which has been practised with causal arguments.

Professor Hicks writes with animation and clearness. His heart is in his work. But we cannot regard his book as more than a contribution to the construction of a proper natural theology. Its very form and method preclude the claim to finality. Upon his proposal to surrender so much of the old arguments to the evolutionists, we cannot pronounce. At times he makes a slip, as when he connects Archbishop Manning's denunciations of Darwinism with the fact that Darwin was buried in Westminster Abbey. Cardinal Manning, though "Archbishop of Westminster," has no more control of Westminster Abbey than has Professor Hicks.

Twelve years ago, Rev. James Freeman Clarke published a good book on the "Ten Great Religions." The volume was complete in itself and served the purpose of showing the contrasts and resemblances of each to Christianity, and the manner in which Christianity united and fulfilled the best there was in all. It remains in some respects as good a book on the subject as we have in the language. But in twelve years a great literature has grown up around the subject, and Dr. Clarke has thought it desirable to complement his work with a second part, in which the same theme is treated topically. He calls this "Part II.: A Comparison of All Religions" (Boston: Houghton, Mifflin & Co.). Dr. Clarke gives in the preface a long list of the new literature which most students will find useful.

The chief defect of the new method is that it compels our author to put forward so many of his own opinions where the more historical method of the first volume enabled him to subordinate these to his

subject. For instance, although a Unitarian, he is obliged to notice the fact that the notion of a Trinity in the Deity reappears in so many creeds. We cannot count him very happy in his statement: "There is no doubt that the Christian doctrine of the Trinity was derived from such forms of thought previously existing in Egypt and elsewhere. It grew out of a philosophical attempt to unite the monotheism of the Jews with the profound tendencies of the Oriental and Grecian mind. Philo led the way in this attempt; and Alexandria, where he lived and taught, was also the place where the Christian Trinity took its origin." To introduce in this way an hypothesis rejected by the great body of modern scholarship, with the phrase, "There can be no doubt," is not a scholarly proceeding. It would have been much better if Dr. Clarke had said, "It seems to me most probable," and had supplemented his own statement by that entertained by men of at least as much learning as himself and F. C. Baur, whom he alleges as authority. And he should have taken some notice of the essential differences between Philo's speculations about the Logos and the Christian doctrine of the Trinity.

Dr. Clarke is not rigorously scientific in method. He does not discriminate exactly between different forms of the same idea. His purpose is not science, but edification, and that on lines of his own religious belief. His definitions leave much to be desired, for this very reason. He is most interesting where he speaks from his own observations of the facts, as in his account of spiritualism: "I have been present on many occasions at spiritual séances, and have seen many inexplicable phenomena. But I have also witnessed a great deal of delusion and some positive deception, so that I do not feel qualified to decide how much or how little of truth there may be in such supposed intercourse [with the souls of the departed]. I should be glad to believe in it, especially for the benefit of those who are deficient in the instinct of immortality, or who have not much faith in the divine presence and love. But I confess that what I have seen in the movement has not been very edifying."

A DANGEROUS DISCIPLE.—After all, the unconscious humorist is the most delightful, because he is a continual surprise. We took up a book called "Walt Whitman," by Richard Maurice Bucke, M. D., (Philadelphia: David McKay, 1883,) expecting to find it heavy, prosy, dull. We read a few pages of criticism, and said: "If this is true, the world is wrong!" We read a little farther, and gradually the comic side of the work dawned upon us, so that before Dr. Bucke's analysis had been finished we had enjoyed many a hearty laugh. This, it must be admitted, was not the writer's intention. He is so thoroughly in earnest, so deliciously obtuse, that he does not suspect that he has on the cap and bells; and that makes it all the funnier. He deems the "Song of Myself" "perhaps the most important poem that has so far been written at any time, in any language. Its magnitude, its depth, its fulness of meaning, make it difficult—indeed, impossible,—to comment satisfactorily upon." He then proceeds to show how at least four, and perhaps countless more, allegories lie one on top of the other in this effusion, until they are so "inextricably blended together" that they "defy comment." We confess that here Dr. Bucke has the best of us. When it comes to tacking allegories upon plain language, honesty compels us to acknowledge that we withdraw. We have known persons who could detect all sorts of monsters in the moon; we have heard of a set of visionaries who distort the Book of Genesis so as to make the Garden of Eden coincide with the human body. We therefore refuse to argue with Dr. Bucke on this point. If he says there are ten thousand allegories in Whitman's "Song of Myself," of course it must be so, and we are too exacting in asking for proof. Is it not strange, however, that these things, if they exist,—and we have Dr. Bucke's word that they do,—are not logically demonstrable?"

Next we come to a very gem of reasoning. "One peculiarity," says our humorist, "is the indirectness of the language in which it is written. This is at first a serious obstacle to the comprehension of the poems; but after the key has been found it adds materially to the force and vividness of expression." This is equivalent to stating that "it seems an obstacle to put the cart before the horse; but after you have found the key you can drive much faster." What "the key" is, we are not told; but that it exists who can doubt, for Dr. Bucke has so testified?

Somewhat farther on, he asks: "Must we suppose then that he (Whitman,) had not the ability to so write as to make himself easily intelligible; that, in fact, he is deficient in the faculty of clear expression? On the contrary, I should say that Walt Whitman is a supreme master of the art of expression. . . . The fact is, in the ordinary sense, there is nothing to understand about 'Leaves of Grass' which any person of average intelligence could not comprehend with the greatest ease. The secret of the difficulty is that the work, different from every popular book of poetry known, appeals almost entirely to the moral nature, and hardly at all to the intellect; that to understand it means putting one's self in emotional and not simply mental relation with its author; means to thoroughly realize Walt Whitman,—to be in sympathy with the heart and mind of perhaps the most advanced nature the world has yet produced." This, we confess, is a passage in which

our humorist out-humors himself. He knows so little about poetry that he thinks, from Aeschylus to Tennyson, it is more "intellectual" than "moral." He has never heard of David, nor of Isaiah, of Ecclesiastes, of Lucretius, of Dante, of Milton, of Wordsworth; so we must try to forget that they ever wrote "moral" poetry.

To conclude, it is not strange that Whitman should be placed above Buddha, Zoroaster, Christ and Mahomet by this "fellow of infinite jest." Any rank lower than this would have failed to satisfy this devoted disciple. But is it not worth mentioning, that, while Dr. Bucke would be the first to sneer at Christians when they say that to those who have faith all things are clear, he demands this very same privilege for Whitman? "Have faith, and you will understand him," is the burden of our humorist's book. For our own part, we are on general principles averse to obeying readily those who advise us to put aside our reason, in order to be admitted to the inner altar of alleged prophets. We remember that as a boy we believed a rugged woody hill on the horizon to be the highest point in the world. Subsequent travel has disabused us of this idea. Dr. Bucke, could he be induced to travel through the domains of poetry, philosophy and religion, would probably have a similar experience; his hill is neither so lofty as the snow-capped mountains, nor are all the flowers, fruits and herbs of the earth to be found on its slopes. But had he made this discovery he would never have written this book, and we should also have missed the picture of the ideal Whitman proselyte, who states that he has studied the "Leaves of Grass" daily for eighteen years, and does not yet fully understand them. Does not that statement account for all? Really, we should have expected after so long a period a far wider mental aberration and a more uproarious though still unconscious humor.

WILLIAM R. THAYER.

MAX MÜLLER ON INDIA.—Professor Max Müller of Oxford has been lecturing at Cambridge, by invitation of that university, on "What India Can Teach Us." As Cambridge has many young men preparing for the Indian civil service, the lectures had a point and a purpose not merely and directly scientific. Professor Müller never was in India, but he has spent so many years in the study of its ancient literature, and in contact with the Englishmen who have been there or are intending to go, that it seems to have become a third Fatherland to him. He writes and speaks with generous enthusiasm of its language, its literature, and, strangely enough, its history. He admits that it does not lie on the line of intellectual ancestry to England, as do Judea, Greece, Rome, and primitive Germany. But he thinks that kinship of speech and race should count for much, and even that India may yet exert a beneficially moulding influence upon English thought and character. He especially protests against the gross misrepresentations of Hindoo character which have become current in England through the study of James Mill's "History of British India," declaring that Mill followed only bad authorities in his portrait of the Hindoos, and distorted even those by exaggeration and by taking their complaints too seriously. In Professor Müller's opinion, the true Hindoo is to be sought, not around the English courts and seats of government, but in those village communities which embrace all but a small percentage of the people, and in which truthfulness and probity still flourish. He proceeds to show the interest which attaches to the vast literature of the Sanscrit (the oldest literature probably of the world, and certainly the oldest of the Aryan race), the attractiveness of the old hymns of the Vedas, the wonderful character of the philosophic systems, and the human interest of the dramatic poetry. As he constantly insists, only a part of this vast literature is known as yet to European scholarship, and a great deal is left for the scholarship of the present and the future. Heretofore, the English took the lead in this field; but of late it has been passing from them to the scholars of Germany, France, and even Italy. He urges upon his hearers' patriotism to keep their country in this respect where Jones, Colebrook and Wilson placed it.

We hope the plea will meet with a hearty response among the younger generation of Anglo-Indians. If England must go to India to rule the country, by all means let them take their full share in showing what the past generations of its people have done. But when it comes to placing India on a level with Judea, Greece and Rome in the estimate of Western nations we respectfully protest. After all, the fact remains that the country has no *prima facie* claim to a place among the great peoples who have been the sources of civilized culture. Neither its poetry, its codes, its philosophies nor its faiths have helped us to where we stand; nor can we put ourselves *en rapport* with any of them, except by way of condescension to stages of intellectual development which have taken their place in the dead past.

The primary defect in the Hindoo mind and its products in literature is the want of a feeling for reality. The Hindoo does not take hold of life, except in a limp, vague way which to our thinking is as good as letting go. He has no sense of time, no feeling for the worth of history. This immense Sanscrit literature contains not a single historian, good, bad or indifferent. The story of India before the Moslems came has to be puzzled out of a few old inscriptions, a few allusions in poems and treatises, and the sporadic accounts given by the Greeks and the Chinese as travellers. Such a people has no proper place in the great onward

march of human progress. Its best writers do not make us feel at home, as do the worst writers of Greece and Rome. It may interest and occupy scholars who have a taste for research and no fine literary sense to make them fastidious. But its records will remain to the mass of mankind as unattractive as its many-headed, many-handed gods.

In the very cheap and readable reprint of these lectures by Messrs. Funk & Wagnalls of New York, there is an introduction, chiefly biographical, by Dr. Alex. Wilder, and notes generally helpful and sensible, but not always so.

"GERMANY SEEN WITHOUT SPECTACLES."—A goodly number of random sketches may be packed away in three hundred pages of large duodecimo, and Mr. Henry Ruggles appears to have made good use of the space at his disposal in his book ("Germany Seen Without Spectacles.") Boston: Lee & Shepard), which possesses the important excellences of large, clear type, heavy paper and tasteful binding. Starting with his arrival at Heidelberg, the author tells his experiences in the matter of students' duels, fires in German cities (from which we glean the information that Teutonic firemen wait to black their boots and shave before answering an alarm), and beer-drinking; and it is not to be denied that these experiences are of a kind to interest as well as instruct. Most of what Mr. Ruggles has to say was well worth saying, and our regret is that he has not said it better. A careful revision would, we think, have resulted in the elimination of a large number of useless and synonymous adjectives, and in the clipping of the numerous other redundancies which fairly disfigure the work. Certainly, we should have been spared such barbarisms as this: "I could not discover that he had any occupation, *without* it was to smoke, drink beer," etc.; or this: "To see a man in the streets or elsewhere under the influence of strong drink, is a rare exception, *without* it may be in the university towns." Indeed, this misuse of "without" for "unless" seems to be rather a pet sin with Mr. Ruggles, who at times becomes so entangled in superfluous prepositions and double negatives as to say the exact reverse of what he means, as in the final paragraph of the "Introduction," page viii. To the reader who will obligingly overlook these faults of style, however, the book offers many pleasant glimpses of German life and customs, and not a little of sound common-sense.

PUBLICATIONS RECEIVED.

THE LAMB IN THE MIDST OF THE THRONE; OR, THE HISTORY OF THE CROSS. By James M. Sherwood. Pp. 525. Funk & Wagnalls, New York.

JARL'S DAUGHTER, AND OTHER NOVELETTES. By Mrs. F. H. Burnett. Pp. 160. \$0.50. T. B. Peterson & Bros., Philadelphia.

AUTHORS AND PUBLISHERS.

THE Continent has established a branch office in New York. — *The Critic* gives notice that until September 22d it will be published once a fortnight. — "But Yet a Woman" is one of the novels that everybody is inquiring for. It is already in its eighth thousand. — Messrs. James R. Osgood & Co. will publish soon Mrs. Dahlgren's novel of Washington life, entitled "A Washington Winter." — Messrs. George A. Leavitt & Co. announce that the annual fall trade sale will commence about the middle of September. — The London Reform Club has printed a catalogue of its library of thirty thousand volumes. — Professor Gregg of Knox College, Montreal, is preparing a two-volume "History of Presbyterianism in Canada."

The Concord Summer School of Philosophy will open for a fifth term on Wednesday, July 18th, and will continue four weeks. Among the lecturers will be Mr. F. B. Sanborn, Professor W. T. Harris, Professor William James, Mr. Denton J. Snider, Mr. John Albee, Mr. D. A. Wasson, Rev. Dr. Bartol, President Noah Porter, Miss E. P. Peabody, Miss E. D. Cheney, Mrs. Julia Ward Howe, Mr. Julian Hawthorne (a lecture on novels). Readings from the Thoreau manuscripts will occupy one evening as usual.

A discussion has taken place in the French Chamber of Deputies on an interpolation respecting the monopoly enjoyed by Messrs. Hachette for the sale of books at the French railway stations. The question was raised in consequence of the refusal of Messrs. Hachette to place on their stalls a novel of the ultra-naturalistic school. M. de Janze argued that railway stations were public thoroughfares, and that neither the railway companies nor their tenants had the right to prevent books being sold there which might be obtained in the streets. The Minister of Public Works in reply denied that railway premises were a part of the public thoroughfares. The Government had no more right to interfere with the arrangements relating to the book-stalls than with those relating to the refreshment rooms. The novel which had occasioned this interpolation had been declined by Messrs. Hachette in conformity with a circular addressed to them by a former Minister, in which they were enjoined not to sell books of questionable morality. By a majority of three hundred and forty-eight to one hundred and nineteen, the Chamber then proceeded to the order of the day.

The English Society for Promoting Christian Knowledge and the English religious tract societies are not the only religious societies which find publishing a remunerative occupation; for we find from the report of the British Society for the Education of the Poor in the Principles of the Established Church that it is doing a large and increasing trade in the same direction. According to the figures given, the sales during the year 1882 of books and school material amounted to £51,162 as against £46,231 for 1881 and £41,835 for 1880. From this it would appear that the co-operative stores are not the only rivals of the publishers and book-sellers.

Mr. Enoch Pratt of Baltimore has formally presented to the city of Baltimore a gift of \$1,083,333 for the establishment of the Pratt Free Library. — Professor S. R. Gardiner has engaged to write an historical introduction to the Messrs. Hickey's annotated edition of Browning's "Sordello." — About twelve thousand copyrights have been issued in Washington during the past fiscal year. Many of them, however, were for compilations and reprints.

In their sixty-second annual report, the directors of the New York Mercantile Library complain bitterly of the vandalism of readers admitted to the free use of the reference department. Some valuable and scarce books have been stolen and many mutilated, one "to such an extent as to render it useless." So great is the appreciation of the article, "Political Economy," in "Appleton's Cyclopædia," that it has twice been cut out of its place in the volume containing it. A reward of fifty dollars has been posted for the detection of any engaged in this "Satanic mischief," and the prayer of the directors is: "Would that the sight of it would paralyze the hand of the evildoer."

Messrs. Kegan Paul, Trench & Co.'s current list comprises among other books "The Principles of Logic," by F. H. Bradley; "The Duke of Berwick," by Colonel Townshend Wilson; "Raleigh in Ireland," by Sir John Pope Hennessy; "A Visit to Ceylon," by Ernst Hackel; "A Book of Dreams," by Mrs. Hamilton King; a book of poems, by J. Williams, called "A Story of Three Years;" another, called "Lyre and Star," by the author of "Ginevra;" and "Sforza: A Tragedy," with incidental music for the last act, by J. C. Heywood.

The Duke of Coburg has just completed a "History of the Years, 1848-9." It has been prepared for the press by Professor Lorenz of Vienna. — Dr. Lamsdell, author of "Through Siberia," has just got back from a tour of Bokhara and Khiva, and promises a book on the same. — Among E. Steiger's recent publications are a series of works describing the kindergarten system of teaching children.

The third portion of the Beckford library, which was sold in London last month, contained magnificent books from the libraries of Francis I., Henry III. and IV., and Louis XIV., of France; James I., Queen Anne and George IV. of England; Popes Alexander VII. and VI.; Richelieu, Hortense de Beauharnais, the Duchesse de Berry and Talleyrand; and a large number of unique copies of voyages and travels, enriched with manuscript notes by Mr. Beckford.

Mr. Henry S. Leigh, an English verse-writer, has just died. He was a cousin of Charles Mathews, and is best known by his "Carols of Cockayne." — Robert Clarke & Co., Chicago, issue J. W. Lloyd's "Elixirs," which gives the history, formulas and methods of preparation of the principal popular elixirs, and also a sketch of those of the past. It contains a great deal of curious information. — The full title of Mr. Frederick Seehorn's new book will be "The English Village Community Examined in Its Relations to the Manorial and Tribal Systems, and to the Common or Open-Field System of Husbandry." — Mrs. Meynell declares that it is not from her father, but from Mrs. Fields, the illustrator of "Edwin Drood," that she has received her information concerning that unfinished novel.

Mr. W. J. Loftie's new "History of London" is pronounced by Mr. H. B. Wheatley to be a work of "the greatest value to all interested in the subject." The first volume is devoted to London proper, and is strictly historical; the second volume, on Westminster, the Tower, hamlets, and the suburbs generally, has a more topographical character and gathers up a great amount of curious information. The maps and plans of London at various periods are of great service.

The Universalist Publishing Society of Boston has purchased a large building at No. 161 Tremont Street for denominational purposes. It will be immediately fitted up for use. A very generous friend of the Society has just placed in the hands of the directors the sum of ten thousand dollars to be used as they see fit. — In "Letter and Spirit," Miss Christina Rossetti appears in the new character of an expounder of the Ten Commandments, and writes very sweetly and for the most part sensibly of the doubly pious life which that code enjoins. — Cupples, Upham & Co. are to publish a handsome reprint of the "Story of Ida," by "Francesca," a little book which was published in London a short time ago at the urgent request of John Ruskin. It is said to be "the true story of a simple Florentine girl's short life, which is beautiful as a tale and in its moral teachings." The preface was written by Mr. Ruskin.

Mr. Thorvald Solberg's catalogue of books and articles relating to literary property has now overtaken and embraced the *Publishers' Weekly*, which has naturally given more attention to the subject than any periodical (on this side of the water,) that could be named. Its articles are now indexed, volume by volume as well as alphabetically, and this instalment of Mr. Solberg's work, like those that have preceded, is printed in the *Weekly* itself.

The librarian of the Bodleian at Oxford, England, has issued a notice that he is anxious to send to all readers engaged in the study of any special subject immediate information when any work bearing on the subject of their study is added to the library. The only step a reader has to take is to send the librarian a post-card giving his name, address, and special subject or subjects. Readers are particularly begged not to be deterred from doing this by any idea that they will be causing trouble.

Trübner & Co., London, are to publish a new volume of Renan's "Philosophical Dialogues and Fragments." — The library of St. Paul's School makes a specialty of Miltoniana, and has lately acquired copies of the editions of "Paradise Lost" of 1669 with the seventh title-page, and of "Paradise Regained" of 1671. — The publishing world is singularly slack just now, especially in the novel-writing way. Authors seem to hurry to bring out their works before the London season, which is now in full swing, and then begin writing again in the autumn. — W. Blackwood & Son will soon publish the second part of Lawrence Oliphant's new novel, which is to be completed in four monthly parts, and which is called "Altior and Peto;" also, "The Romance of Coombbehurst," by E. M. Alford.

Macmillan & Co., London, are to publish shortly "Folk Tales of Bengal," by the Rev. Lal Behari Day, author of "Bengal Peasant Life;" "English Towns and Districts," by G. A. Freeman, D. C. L., LL. D.; "The Fertilization of Flowers," by Dr. Hermann Muller, translated by D'Arcy N. Thompson, with a preface by Charles Darwin, F. R. S.; "Inquiries into Human Faculty and Its Development," by Francis Galton, F. R. S.; a new book by the late W. Stanley Jevons, called "Methods of Social Reform;" a book of poems by George Meredith; and the second part of "Elementary Applied Mechanics," by Thomas Alexander, C. E., and Arthur Watson Thomson, C. E., B. S.

W. J. Fletcher, of the Connecticut Historical Society, has just completed "The Story of the Charter Oak," which the late Marshall Jewell had in preparation at the time of his death. — Mr. Thomas D. Suplee, of Gambier, Ohio, is collecting material for a biography of the late Colonel Richard Realf, which along with his poems Mr. Suplee will publish at his own expense for the benefit of the poet's heirs. — Alexander Weill, for whose "Pictures of Alsatian Life and Manners" Heine wrote a preface in 1847, and who enjoyed the poet's confidence in an unusual degree, has just published in Paris a volume entitled "Souvenirs Intimes de Henri Heine."

Henry D. Lloyd will describe in the next number of the *North American Review* the methods employed by speculators in grain, and will show how they operate to make bread dear.

Porter & Coates have in press a new work by Jules Verne, entitled "The Underground City; or, The Child of the Cavern." Among their other juveniles soon to be published, are "The Young Circus-Rider," by Horatio Alger, Jr., and "Ned in the Block-House," which last is the first volume of the "Young Pioneer" series, by Edward S. Ellis. Margaret Vandegrift, author of "Dr. Gilbert's Daughter," has sent in the manuscript of a new book for girls.

Dr. Valsfriid Vosenius, of the University of Finland, has just completed an exhaustive critical analysis of the plays of the Norwegian dramatist, Henrik Ibsen. The work is divided into four parts,—the dramas of Ibsen's youth, his tragedies, his ideal and his realistic dramas.—Krestovsky is one of the novel-writers who has put to practice with the greatest success Turgeneff's maxim: "Take with exactitude the facts of social life, and place them without prejudice before the reader's conscience." Krestovsky has followed this advice in his new book, which is having a great success in Europe.—The subscriptions to the Balfour fund at Cambridge now amount to upwards of eight thousand pounds, which will yield nearly three hundred pounds a year for the endowment of research in biology.—Mr. Fagan of the British Museum is preparing a work on the art of Michael Angelo, as represented in that institution.

J. B. Lippincott & Co. have under way a new *édition de luxe* of Prescott's works, edited by Mr. John Foster Kirk. Messrs. Lippincott also announce an American edition of "The Book-Lover's Encheiridion," which will contain corrections and additions.—Dr. Isaac Taylor has published his work on "The Alphabet," the fruit of many years of labor, giving a full account of the origin and development of letters, and showing how the doctrine of development accounts for the growth of alphabets as it may for the universe.

ART NOTES.

A STATUE of Columbus is to be erected on the seashore, to face the port of Barcelona. But there is trouble in getting a suitable design. A jury has examined over thirty designs, and is satisfied with none of them.—The winter exhibition of the Brooklyn Art Association will open November 26th and close December 10th.—A monument to the first officer from Louisiana killed in the civil war, Colonel Charles D. Dreux, is to be erected by the St. John's Fencing Club of New Orleans.—People at Washington are getting so tired of equestrian statues that the subject of monumental arches is much canvassed.

There is a statement in the Bristol, England, newspapers, that the collection of pictures at Leigh Court, Somerset, has just been sold to Mr. Mackay, the American "bonanza king," for one hundred and ten thousand pounds sterling. No contradiction has been given to this report, which if authoritative is likely to deprive England of a remarkable assemblage of ancient masters.

Sigñor Papotti, the Italian sculptor, who has been at work at his art in Cleveland for some time, will now visit Buffalo, Rochester and Boston, and in the early autumn will sail for home from the last-named city.—Forty pieces of finely-sculptured stone, portions of the destroyed Hôtel de Ville, Paris, have been removed to the Parc Monceau, Avenue Murillo, and employed in the construction of a fine portal.—The marble figures by J. C. French, of Concord, for the front of the Boston post-office are fifteen feet high. They represent "Labor," "Dependence," and "Fine Arts." The companion group is "Science Controlling Electricity and Steam."

A collection of art works is being made for the approaching fair of the Manufacturers' and Mechanics' Institute of Boston. Works by leading artists of Boston, New York and Philadelphia have been secured.—On January 4th, 1885, and February 24th, 1886, will occur the one hundredth anniversaries of the birth of Jacob and Wilhelm Grimm, and it is proposed to erect a fitting monument to their memory in Hanau, their native place.—The statue of General Zachary Taylor over his grave at Louisville is a little larger than life, of white Carrara marble, and shows "Rough and Ready" in full-dress military uniform.—By the will of Miss I. Bewick, the executors are empowered to dispose of the original wood-blocks illustrating the "Quadrupeds," "Birds," "Æsop," etc., of T. Bewick. It is probable that the whole will be sent to the auction-room.

The Mantegna belonging to the Duke of Marlborough was sold after the enamels. The British National Gallery secured it for \$12,250.—M. Rajon's etching of F. W. Burton's portrait of George Eliot is now on sale in London. The proofs on vellum are five guineas, the prints are one guinea, and the proofs on Japanese paper three pounds three shillings. The picture is said to be thoroughly characteristic.—The Robert Shaw memorial, a large bas-relief for the wall near the entrance to the State House at Boston, is the work of Augustus Saint-Gaudens. Colonel Shaw is represented on horseback marching away to the war; his black troops hurry onward by his side.

A remarkable work of Cabanel's, "The Angel in the Garden," is now on view in Williams & Everett's gallery, New York.—G. H. Bartlett, teacher at the New York Normal Art School, is to have a summer art school at Martha's Vineyard.—A contemporary speaks in one paragraph of Pearce's "Water-Carrier" (in the *Salon* this year,) as purchased by Mr. Blanchard, and in another as purchased by the French Government. The latter statement is doubtless correct, as it was a medal picture.

John Ruskin has been obliged to change his opinion in regard to American art. He recently paid three thousand dollars for a volume of Italian stories, hand-illustrated in pen and ink by Miss Alexander, daughter of a former Boston artist, now residing in Florence. In one of his lectures at Oxford, he said: "I would fain have said an English girl; but all my prejudices have lately had the axe laid to their roots, one by one; she is an American." It was not so many years ago that Ruskin said that a country that borrowed its laws, its language and its religion from another nation could never hope to be great in art.

NEWS SUMMARY.

—Miss Van Lew, of Richmond, Virginia, known for her services during the war in behalf of the Union cause, has been offered a first-class clerkship in the Post-Office Department on recommendation of General Grant. Miss Van Lew was postmaster at Richmond under President Grant.

—A colored man named Gilmore, suspected of having fired the almshouse at Bridgewater, Massachusetts, has been arrested. He confessed his guilt, and said he would burn the town, if he had a chance.

—The State Department has received a despatch from Lucius H. Foote, our Minister to Corea, announcing the exchange at Seoul on May 19th of the ratification of the treaty concluded between the United States and Corea on May 22d, 1882.

—There were 1,051 deaths in New York last week, including six hundred and seventy-two children under five years of age.

—In accordance with the resolution of Congress of March 3d last, directing the President to inform the British Government of the termination of the fishery articles of the Treaty of Washington, the British Government has been so informed through Minister Lowell, and these articles will terminate on July 2d, 1885.

—Secretary Teller, Secretary Lincoln, General Crook and Commissioner Price have had a conference in regard to the captured Apaches. It was agreed that these Indians shall be kept under control of the War Department at the San Carlos Reservation in Arizona, but not at the agency without consent of the Indian agent, until further orders.

—Chiefs Moses and Tomasket called at the Interior Department on the 7th inst., and finally agreed upon the terms of the transfer of Chief Moses and his people from the Columbia to the Colville Reservation.

—The sentence of the court-martial in the case of Commander Horace E. Mullan, of the lost United States steamer "Ashuelot," dismissing him from the service, has been approved by the President.

—The value of the gold coinage at the mint in Philadelphia during the past year was \$7,729,982.50; silver coinage, \$12,325,470.15; minor coins, \$1,428,307.16. The actual wastage at the mint upon the operations on the precious metals was \$830.12, while the legal allowance was \$89,311.38.

—The returns issued by the British Board of Trade show that during the month of June British imports increased, compared with that month in last year, by £5,200,000, and that the exports decreased during the same period £83,000.

—Orders have been received at Stettin from the Chinese Legation at Berlin to stop the work of enrolling a crew and purchasing provisions for the new Chinese iron-clad which was constructed there. The orders for the sailing of the vessel for China have been countermanded.

—The French column, after a successful campaign in Upper Senegal, was attacked with typhus fever. The situation becoming grave, Colonel Desbords, the French commander, instead of marching to St. Louis, the capital, resolved to reach the coast and embark on the French transport "Garonne." This effort proved fatal to the column, as the commander of the "Garonne," fearing that his crew might be attacked by contagion, refused to receive the afflicted soldiers on board.

—The President has directed the suspension of so much of the order reorganizing the internal revenue districts as changed the existing system in New Jersey. When the order was issued, there were three collection districts in the State, and the number was reduced by the reorganization to two by consolidating the old Third and the old Fifth Districts. Culver Barcalow, collector of the old Third District, was designated as collector of the consolidated district. The present action allows the State three districts, and continues Robert B. Hawthorn as collector of the Fifth District.

—Colonel G. W. Roebling on the 9th inst. resigned the position of chief engineer of the East River bridge at New York, and was appointed consulting engineer without salary. His chief assistant, Mr. Martin, was appointed engineer and superintendent of the bridge. It is stated that the total amount of money received for the building of the bridge up to the first of this month was \$14,999,350, and the expenditures were \$14,941,538.

—The Illinois State Entomologist reports that vast numbers of the Hessian fly are now in a dormant condition so low down in the stalk that they are left behind in the stubble when the wheat is cut. This is true of the entire winter-wheat region of Illinois. He advises that the stubble be burned at the earliest date possible, or else that the infested fields be ploughed deeply and rolled.

—The committee on the University of Pennsylvania of the Philadelphia Board of Public Education has submitted a report to the Board. The names and averages of the successful candidates are given, and the committee states that the fifty scholarships to which the city of Philadelphia is entitled in perpetuity are now filled, and that they have been awarded in every instance to the most worthy and deserving pupils of the public schools, the relative merit of nearly all of the candidates having been ascertained and arrived at by competitive examination.

—The Porte has addressed a note to General Wallace, the American Minister, pointing out that it notified him of Turkey's withdrawal from the treaty of commerce with America on the eve of its expiration, and invited him to negotiate for the conclusion of a new treaty.

—Despatches from Guayaquil of the 9th inst. stated that there had been heavy firing since about one o'clock that morning. Alfaro had just come in, and met with an enthusiastic reception. A subsequent despatch from Lima said that Colonel Y. Garcia, commander of the Department of the North and prefect of the Trujillo, took possession of that city in the most peaceful manner.

—A renewal of the railroad coal miners' troubles in Western Pennsylvania is feared. Only half the operators have accepted the decision of the umpire of the trade tribunal fixing the rate at three and a quarter cents per bushel, and in the other pits work is continued at three cents. The operators who accepted the decision now want their miners to accept the three cent rate also.

—Chancellor Merritt at Nashville on the 10th inst. refused to grant an injunction against the funding of the debt of Tennessee in accordance with the act of the last Legislature.

—The First Comptroller of the Treasury decides that the pay of an United States consul does not begin until he has actually entered upon the duties of his office under the direction and control of the State Department, "notwithstanding how long he may have taken the oath of office and given the required bond."

—An agreement has been arrived at between M. de Lesseps and the English Government which provides for a new Suez canal parallel to the one now in existence, for a reduction of the canal dues, and for the appointment of an English surveyor of traffic.

—Reports from a great number of points in the West and Northwest state that a general change for the better in all the crop prospects has taken place during the past two weeks, owing to the cessation of rains and the advent of hot weather. The spring-wheat and oat crops are unusually promising, and are both now nearly assured. It is believed that the corn crop is rapidly coming up to its condition in 1882.

—M. Achard has introduced a bill in the French Chamber of Deputies authorizing the taking of soundings for piers for a railway bridge from Cape Grisnez, on the French coast, across the Strait of Dover to Folkestone, in England.

—Bishop Kupp of Fulda has been designated for archbishop of Posen. It is doubtful whether Cardinal Ledochowski will consent to resign the archbishopric.

—The city electrician of Chicago has cut all the wires of certain electric-light companies not under ground. The competition has become so sharp between the companies that it is claimed they do not use properly insulated wires, and that they string them at random on the house-tops, where contact with them would result in instantaneous death.

—The joint committee of the House of Lords and House of Commons which has had the English Channel tunnel scheme under consideration, has rejected it by a vote of six nays to four yeas.

—The report of the committee of the House of Lords which has had the Irish Land Act under consideration, has been submitted to the House. The committee say that they find that the emigration clauses of the act have failed, that the modes of valuation of land are unreliable, that the relations between landlords and tenants have not improved, and that tenants have become demoralized, and maintain the hope that a fresh agitation will bring about the passage of a new act.

—In the House of Commons, on the 10th inst., Mr. Henry Chaplin (Conservative), member for Mid Lincolnshire, moved that in view of the prevalence of the foot and mouth disease the importation of live cattle should not in future be permitted from the countries whose preventive laws or the sanitary condition of whose cattle did not afford reasonable security against the extension of the disease. He argued that the disease did not prevail in Scandinavia and British North America, and that these countries afforded a large supply. The motion, he said, would interfere with only four per cent. of the total meat supply. The loss of cattle by disease had in a few years amounted to millions. One of the best means of ensuring a meat supply was to encourage home production. Great Britain could not long rely upon America for meat, as the rapid increase of the latter's population was causing the exportable surplus to become less daily. The motion was carried by a vote of 200 to 192, the Government voting with the minority.

—Archbishop John Baptist Purcell died at St. Martin's, Ohio, on the 4th inst., aged 83.—The Duke of Marlborough died in London on the 5th inst., aged 61.—John Dennison Baldwin, senior editor and proprietor of the Worcester, Massachusetts, *Spy*, died at Worcester on the 8th inst., aged 74.—Drs. A. C. and W. C. Detweiler, brothers, prominent physicians of Reading, Penna., were drowned at that place on the 6th inst.—Marie Litta, the *prima donna*, died on Saturday at Bloomington, Illinois, aged twenty-eight years.—Robert Hare Powel, who died on the 10th inst. at Saxton, Penna., aged 57, was one of the pioneers in developing the bituminous coal trade of the State.—Very Rev. Archibald Boyd, D. D., Dean of Exeter, died in London on the 11th inst., aged 80.

DRIFT.

—Crackers play a large part in the superstitious observances of the ordinary Chinese. It is a popular belief that the evil spirits everywhere inhabiting the air are dispersed by crackling noises, attended by fire and smoke. Accordingly, crackers are used on all special occasions to frighten away the demons who are tormenting a sick person, or who crowd around the people at the beginning of the new year. Bamboo, which emits when burning a crackling sound, is also used for the same purpose.

—The Huguenot Society of America was organized last May in New York City with Mr. John Jay for president. Its objects are commemorative, historical and literary. It contemplates collections pertaining to the genealogy and history of Huguenots in America, the ultimate formation of a special library, the periodic reading and discussion of papers, the preparation of a memorial history, and the establishment of branch societies. Membership is by male or female lines of Huguenot descent from families which emigrated to America prior to the edict of toleration, November 28, 1787, but is also open to descendants of French Protestants antedating the same edict, and to students of Huguenot history.

—The old-style Irish harp was about four feet high, had no pedals, and was strung to the back with straps. The one belonging to King Brian Boromhe, killed at the battle of Clontarf in 1014, still exists in the museum of Trinity College, Dublin. It is black with age, and polished, but now worn-eaten, and is adorned with silver ornaments. It was taken by his son, Teague, to Rome after the battle, and presented to the Pope, with the crown and regalia. A succeeding Pope presented it to Henry VIII., with the title of "Defender of the Faith," and Henry gave it to the Earl of Clancaricke, in whose family it was held until the beginning of the eighteenth century. It then passed through several hands until 1786, when the College became its owner.

—The London *Times* says that the Federal Council of Geneva has authorized the military authorities to make a series of experiments with earth torpedoes, the invention of Herr von Lubowitz, an Austrian officer. These torpedoes can be buried in roads and mountain passes in such a way as to render them impassable. They can also be placed in carts and other vehicles which may be used for constructing barricades, and so arranged that the moment the carts are moved the torpedoes will explode. If the experiment should demonstrate the utility of Herr von Lubowitz's invention, the question of Swiss fortifications will be much simplified and the defence of the country greatly facilitated. Earth torpedoes could be so disposed in every frontier mountain pass as to insure the destruction of any force that might venture to attack it.

—In the remote wilds of Buenos Ayres, there is a tribe of Indians who may reasonably be taken as affording an important link in the chain of evidence necessary to demonstrate the truth of the evolution theory. They are few in number and exceedingly wild and hard to capture; in fact, they are scarcely more than wild beasts. Two of them were recently wounded by hunters and secured. They are said to be the only ones ever taken alive into a civilized community. They can hardly be said to talk at all, their chatter being no more intelligible than that of monkeys. The two specimens lately secured were about three feet in height and covered with a thick growth of hair. Each had a kind of stone hatchet, which was used both as a weapon and as an implement with which to obtain the means of subsistence. It is an interesting reflection that this lowest type of the American aborigines dwells in regions separated only by a mountain chain from the home of the Peruvians, who were the most intelligent of the native races of the Western Hemisphere.

—The principle of selection as applied to the growth of cereals has not found a very wide acceptance, not having had time to force itself on the attention of the average farmer. The founder of the practice of selecting grain for seed is Major Hallett, F. L. S., Brighton, England. In 1861, he planted ten grains of wheat from a variety known there as "Bellevue Talavera" wheat, which up to that time had been sown as a spring wheat and was declared to be incapable of withstanding the frost of winter. Nine of the ten plants from these grains were killed by the severe frost; but the other plant, although from the same ear, remained as healthy and vigorous as any of the winter varieties of wheat by their side. From this surviving plant seed has been selected and grown year after year as a winter wheat. Close observation shows that in

the cereals, as throughout nature, no two plants or grains are exactly alike in productive power, and hence that of any two or greater number of grains or plants one is always superior to all the others, although the superiority can only be ascertained by actual field tests. It may consist in several particular characteristics, as power to withstand frost, prolificness, size and character of ear, size, form, quality and weight of grain, length and stiffness of straw, powers of tilling, rapidity of growth, and many others.

—Those gentlemen who have subscribed fifty thousand dollars in London to induce the States of the late Confederacy to redeem a percentage of the bonds issued to support the Rebellion, are likely to have about as much success as a committee of the holders of the Fenian bonds would have in inducing the authorities of Ireland to make provision for their payment. In fact, it may be questioned whether there is even a moral obligation to pay them on the part of those who sold them. They were sold with the distinct stipulation as well as understanding that they would only be paid in case the South secured its independence, and were bought with that risk. If the English gentlemen invested in them, it was in the mistaken confidence that the South could not be defeated, and also in most cases with the desire of aiding in the disruption of the United States, and they have no one but themselves to blame for their error in judgment. The new South will not be affected in any way by its refusal to pay the bonds; for the risk which was stipulated in their sale was undergone in a still greater degree by itself, as the results to it were still more disastrous. The English holders should not ask for what was fairly lost in backing a doubtful game from the losing gambler, and it is quite certain that the South will not pay. Doubtless the committee can find "distinguished Confederates" who will be willing to take the fifty thousand dollars for their influence; but in the common phrase they are simply throwing good money after bad in giving it to them.

—A judicial decision which deals with matters pertaining to another world was rendered lately in New York. About a year ago, Margaret Gilman, an aged Catholic lady, placed twenty-three hundred dollars in trust in the hands of a friend, Henry McArdle, to be used for certain *post-mortem* purposes, one of which was paying priest for saying masses for the repose of her soul and that of her aged husband. Shortly afterwards, both husband and wife died, and the administrator and nephew of Mrs. Gilman brought suit against the trustee, McArdle, to recover the twenty-three hundred dollars placed in his hands, on the ground that the trust was invalid. Judge Freedman, before whom the case was tried, decided it in favor of the plaintiff, in an elaborate opinion which, nevertheless, is far from being convincing. He holds that the trust is not a charitable one, as it is not a gift for general public benefit; and that neither is it one for a pious use, as pious uses are understood in this country; indeed, it is not a trust at all, because there is no beneficiary in existence or capable of coming into existence under it. The proposed beneficiaries, says he, "are both dead and beyond the reach of human law." Their souls are intended to be the beneficiaries, and the money is to be expended for the repose of their souls. But the soul of one who has departed this life is incapable of taking an interest in property left behind, nor is it in any sense subject to the jurisdiction of any human tribunal. A court of equity protects the rights of the living. It cannot extend its jurisdiction to beings which cannot be apprehended within the boundaries of the realm."

—The first organ ever brought to this country is still in constant use in St. John's Chapel, Portsmouth, N. H. It is sometimes known as the Brattle organ, having been the property of the Hon. Thos. Brattle, who was treasurer of Harvard College (where he graduated in 1696, one of a class of only three members,) from 1693 till 1713. Brattle Square and Brattle Street, and the now extinct Brattle Street Church, Boston, of which he was the leading founder, giving the land on which it was built, take their name from him. The organ (not large,) referred to is of English make and imported. Mr. Brattle in his will says: "I give, dedicate and devote my organ to the praise and glory of God in the said church (Brattle Street), if they shall accept thereof, and within a year after my decease procure a sober person that can play skilfully thereon with a loud noise; otherwise to the Church of England (King's Chapel,) in this town, on the same terms and conditions; and on their non-acceptance, or discontinuance to use it as above, unto the college, and on their non-acceptance to my nephew, William Brattle." Brattle Street Church refused the gift, the opposition to organs in dissenting churches being then as great as it is now in churches in Scotland. But the parish of King's Chapel accepted it, complying with the terms and procuring a "sober person," Mr. Edward Eastone, from England, on a salary of thirty pounds per annum. Here it was used till 1756, when it was replaced by a new and larger one from England. It was then sold to St. John's Church, in Portsmouth. It is now at least one hundred and seventy-five years old, and yet in good order. Why, on "its discontinuance," it did not go to Harvard College, according to the terms of the will, is not known.

FINANCIAL AND TRADE REVIEW.

THURSDAY, July 12.

THE July crop report of the Department of Agriculture was given out on the 10th, and showed an improvement during June in wheat, the average of winter wheat rising from 75 to 79, and of spring wheat from 98 to 100. The Department now estimates the total yield of this year's harvest at four hundred and twenty-five million bushels, of which three hundred millions would be the winter crop and one hundred and twenty-five millions the spring. This is a more favorable estimate than had been made recently, and reduces the deficiency to moderate dimensions. The feeling is rather prevalent, too, that the condition of the country with reference to its ability to sell grain abroad is better, with a full crop and a large last year's surplus, than it was in 1882, with a large crop, but nothing left over from 1881. On the whole, it must now be estimated that our ability to feed Europe will be good, and that unless the harvests there are much above the average we shall export wheat largely in the next eight months. The corn also improved during June. The area planted is estimated at sixty-eight million acres, an increase of two and a half millions, and the average condition is 88, against 85 last July, 90 in 1881, and 100 in 1880. In cotton, there was a very general improvement during June, and on the whole the crop outlook is decidedly encouraging. Rumors of railroad wars over freight rates have hurt the markets for stocks somewhat, and the quotations below are generally lower than those of last week.

The Philadelphia *Ledger* of this date says: "The money market continues easy and unchanged, with a slightly better demand from stock operators since the business at the stock exchanges became more active. In this city, call loans are quoted at three and one-half to four per cent., and good commercial paper at four to eight per cent. In New

York, commercial paper is fairly active. The quotations are : Sixty to ninety days' endorsed bills receivable, five per cent.; four months' acceptances, five to five and one-half per cent.; and good single names, having three to six months to run, five and one-half to six and one-half per cent. Yesterday, in New York, call money loaned as high as two and one-half per cent. and as low as one and one-half per cent., and closed at one to two per cent."

The following were the closing quotations (bids,) of principal stocks in the New York market yesterday, compared with those of a week ago:

	July 11.	July 3.
Central Pacific,	74½	75½
Canada Southern,	62½	64
Denver and Rio Grande,	43	43½
Delaware and Hudson,	109	109½
Delaware, Lackawanna and Western,	125½	128½
Erie,	36	37
Lake Shore,	107½	109½
Louisville and Nashville,	51½	52½
Michigan Central,	90½	92½
Missouri Pacific,	101½	102½
Northwestern, common,	130½	132½
New York Central,	117½	119½
Ontario and Western,	25½	26½
Pacific Mail,	39½	41½
St. Paul,	103½	104
Texas Pacific,	35½	37½
Union Pacific,	93½	93½
Wabash,	28½	29
Wabash, preferred,	42½	43½
Western Union,	81½	83½

The following were the closing quotations (sales,) of leading stocks in the Philadelphia market yesterday, compared with those a week ago:

	July 11.	July 3.
Pennsylvania Railroad,	58½	59½
Philadelphia and Reading Railroad,	28½	29½
Lehigh Coal and Navigation Co.,	45½	45½
Lehigh Valley Railroad,	69½	71
Northern Pacific, common,	49½	51½
Northern Pacific, preferred,	80½	89½
Northern Central Railroad,	56	bid
Buffalo, New York and Pittsburg Railroad,	14½	14½
North Pennsylvania Railroad,	69½	67½
United Companies of New Jersey Railroad,	192	192
Philadelphia and Erie Railroad,	20½	21
New Jersey Central,	86½	86½

The following were the closing quotations of United States securities in the Philadelphia market yesterday:

	Bid.	Asked.
United States 5s, 1881, continued at 3½,	101	
United States 4½s, 1891, registered,	112½	113
United States 4½s, 1891, coupon,	112½	113
United States 4s, 1907, registered,	118½	119½
United States 4s, 1907, coupon,	118½	119
United States 3s, registered,	103	103½
United States currency 6s, 1895,	127	
United States currency 6s, 1896,	128	
United States currency 6s, 1897,	129	
United States currency 6s, 1898,	130	
United States currency 6s, 1899,	131	

The city of Brooklyn has been soliciting subscriptions to two four per cent. loans. It received proposals for \$2,600,000 10-40 bonds, and awarded \$500,000 at \$104.30; and proposals for \$1,500,000 improvement bonds, and awarded \$200,000 at 104.24.

The New York bank statement on the 7th inst. showed a loss in surplus reserve of \$2,595,775, leaving the excess of legal requirements \$6,644,150. The specie held by the banks was \$62,799,500. The Philadelphia bank statement on the same date showed an increase in loans of \$415,394, in reserve of \$535,740, in national bank notes of \$16,582, and in deposits of \$181,099. There was a decrease in the item of due from banks of \$255,892, in due to banks of \$1,126,612, and in circulation of \$95,605. The banks had \$6,023,000 loaned in New York.

The export of specie from New York last week amounted to \$170,584, the whole of it being silver and nearly all American bars. The import was \$36,865.

Sixty-nine per cent. of the gross earnings of Massachusetts railroads was the average for operating expenses last year, against sixty-five per cent. in 1878 and seventy-three in 1873.

The Northern Pacific's land sales during June were 97,651 acres, an increase of 25,891, or a value of land sold of \$442,832, an increase of \$211,631; and the town lots sold were worth \$11,612, a decrease of \$464.

ALTHOUGH MANY ARE PREDISPOSED TO LUNG TROUBLES FROM BIRTH, YET EVEN such may escape consumption, or other pulmonary or bronchial disease, if due care and watchfulness be observed and all exciting causes are promptly treated as they arise. It is in these cases that Dr. Jayne's Expectorant exercises its most beneficial effect and has produced the largest proportion of its cures. Besides promptly removing coughs and colds, which when left to themselves are the immediate cause of tuberculous development, this standard remedy allays any inflammation which may exist, and by promoting easy expectoration cleanses the lungs of the substances which clog them up and which rapidly destroy when suffered to remain.

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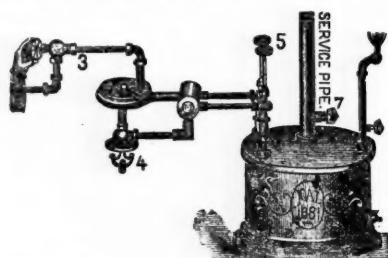
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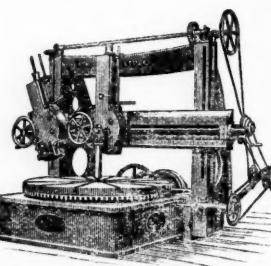
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